

## EAST Search History

|     |    |  |                              |    |    |                  |
|-----|----|--|------------------------------|----|----|------------------|
| S59 | 74 | S57 not S44  | US-PGPUB;<br>USPAT           | OR | ON | 2006/03/23 11:26 |
| S60 | 1  | "6408337".pn.  | US-PGPUB;<br>USPAT           | OR | ON | 2006/03/23 11:31 |
| S61 | 2  | ("6408337").URPN.                                      | USPAT                        | OR | ON | 2006/03/23 11:31 |
| S62 | 2  | ("6408337").URPN.                                      | USPAT                        | OR | ON | 2006/03/23 11:31 |
| S63 | 4  | ("5758324"   "6049776"  <br>"6266659"   "6311164").PN. | US-PGPUB;<br>USPAT;<br>USOCR | OR | ON | 2006/03/23 11:31 |
| S64 | 4  | ("5758324"   "6049776"  <br>"6266659"   "6311164").PN. | US-PGPUB;<br>USPAT;<br>USOCR | OR | ON | 2006/03/23 11:31 |

## EAST Search History

|     |     |  |                 |    |    |                  |
|-----|-----|--|-----------------|----|----|------------------|
| S41 | 3   | (temporary near2 services) same placement  | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:12 |
| S42 | 1   | (temporary near2 services) and placement and (select\$4 same chance)                       | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:20 |
| S43 | 6   | (temporary near2 service) same placement   | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:12 |
| S44 | 69  | (temporary near2 service) and placement  | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:12 |
| S45 | 5   | S44 and allot\$5   | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:13 |
| S46 | 5   | S44 and allot\$5 and number  | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:13 |
| S47 | 3   | S44 and allot\$5 and number and chance   | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:13 |
| S48 | 2   | S46 not S47  | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:14 |
| S49 | 63  | S44 not S43  | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:14 |
| S50 | 0   | (temporary near2 (agency or agencies or worker)) and placement and (select\$4 same chance) | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:21 |
| S51 | 57  | (temporary near2 (agency or agencies or worker)) and placement                             | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:25 |
| S52 | 45  | S51 not S44  | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:21 |
| S53 | 95  | (contract near2 (agency or agencies or worker)) and placement                              | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:25 |
| S54 | 495 | (contract near2 (agency or agencies or worker or service)) and placement                   | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:25 |
| S55 | 348 | (contract near1 (agency or agencies or worker or service)) and placement                   | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:25 |
| S56 | 185 | (contract near1 (agency or agencies or worker or service)) same place\$4                   | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:25 |
| S57 | 75  | S56 and (chance or allocat\$5 or allot\$5)   | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:26 |
| S58 | 75  | S57 not S52  | US-PGPUB; USPAT | OR | ON | 2006/03/23 11:26 |

## EAST Search History

|     |                         |   |                        |    |    |                  |
|-----|-------------------------|---|------------------------|----|----|------------------|
| S25 | <i>Full</i> 61          | (stor\$3 or select\$3 or match\$3) same (service near2 provider) same (profile or history or (past adj record)) same database   | EPO; JPO; DERWENT      | OR | ON | 2006/03/22 17:44 |
| S26 | 75579                   | (leads or request or RFP or RFQ) same accept\$4   | US-PGPUB; USPAT        | OR | ON | 2006/03/22 17:34 |
| S27 | 16447                   | (leads or request or RFP or RFQ) same accept\$4 same (consumer or user)   | US-PGPUB; USPAT        | OR | ON | 2006/03/22 17:35 |
| S28 | <i>KWICK + Doff</i> 130 | S24 and S27   | US-PGPUB; USPAT        | OR | ON | 2006/03/22 17:35 |
| S29 | <i>Full</i> 17          | S24 same S27  | US-PGPUB; USPAT        | OR | ON | 2006/03/22 17:35 |
| S30 | 17                      | ("5991742").URPN.   | USPAT                  | OR | ON | 2006/03/22 17:39 |
| S31 | 18                      | ("4604699"   "5123064"   "5235565"   "5365050"   "5463696"   "5477511"   "5493492"   "5502805"   "5506902"   "5510606"   "5514861"   "5515455"   "5526407"   "5546538"   "5559897"   "5602963"   "5606497"   "5745268").PN. | US-PGPUB; USPAT; USOCR | OR | ON | 2006/03/22 17:42 |
| S32 | <i>Full</i> 7           | S24 same (providers near8 (least or few) near3 request or RFP or lead)  | US-PGPUB; USPAT        | OR | ON | 2006/03/22 17:49 |
| S33 | 204                     | S24 and (providers near8 (least or few) near3 request or RFP or lead)   | US-PGPUB; USPAT        | OR | ON | 2006/03/22 17:49 |
| S34 | 198                     | S24 and (providers near8 (least or few) near3 request or lead)  | US-PGPUB; USPAT        | OR | ON | 2006/03/22 17:50 |
| S35 | <i>KWICK</i> 191        | S24 and (providers near8 receiv\$3 near8 (least or few) near3 request or lead)  | US-PGPUB; USPAT        | OR | ON | 2006/03/22 18:03 |
| S36 | 3642                    | method same select\$5 same (service near1 provider)   | US-PGPUB; USPAT        | OR | ON | 2006/03/22 18:04 |
| S37 | 192                     | method same select\$5 same (service near1 provider) same home   | US-PGPUB; USPAT        | OR | ON | 2006/03/22 18:04 |
| S38 | <i>Full</i> 23          | method same select\$5 same (service near1 provider) same home same (profile or histroy)   | US-PGPUB; USPAT        | OR | ON | 2006/03/22 18:05 |
| S39 | <i>KWICK</i> 51         | method same select\$5 same (service near1 provider) same home and ((profile or histroy) same database)  | US-PGPUB; USPAT        | OR | ON | 2006/03/22 18:04 |
| S40 | <i>Full</i> 16          | S39 and ((service adj provider) near5 least)  | US-PGPUB; USPAT        | OR | ON | 2006/03/22 18:05 |

## EAST Search History

|     |                |  |                      |    |    |                  |
|-----|----------------|--|----------------------|----|----|------------------|
| S12 | <i>Full</i> 31 | ((match\$3 or select\$3 or find\$3 or retriev\$3) near5 ((seller or supplier or retailer or manufacturer) near5 (profile or history or track\$3))) same services   | US-PGPUB;<br>USPAT   | OR | ON | 2005/07/18 10:47 |
| S13 | 102            | ((match\$3 or select\$3 or find\$3 or retriev\$3) near5 ((seller or supplier or retailer or manufacturer) near5 (profile or history or track\$3))) same (services or product or item)                                  | US-PGPUB;<br>USPAT   | OR | ON | 2005/07/18 10:49 |
| S14 | <i>Full</i> 26 | ((match\$3 or select\$3 or find\$3 or retriev\$3) near5 ((seller or supplier or retailer or manufacturer) near5 (profile or history or track\$3))) same ((services or product or item) near5 (suppl\$4 or accept\$3))  | US-PGPUB;<br>USPAT   | OR | ON | 2005/07/18 10:54 |
| S15 | <i>Full</i> 32 | ((match\$3 or select\$3 or find\$3 or retriev\$3) near5 ((seller or supplier or retailer or manufacturer) near5 (profile or history or track\$3))) same ((services or product or item) near10 (suppl\$4 or accept\$3)) | US-PGPUB;<br>USPAT   | OR | ON | 2005/07/18 10:54 |
| S16 | <i>Full</i> 6  | S15 not S14  | US-PGPUB;<br>USPAT   | OR | ON | 2005/07/18 16:46 |
| S17 | 3853           | 705/26.ccls.   | US-PGPUB;<br>USPAT   | OR | ON | 2005/07/18 16:46 |
| S18 | 1696           | 705/10.ccls.   | US-PGPUB;<br>USPAT   | OR | ON | 2005/07/18 16:46 |
| S19 | 12411          | (match\$3 lead) and (profile or history)   | EPO; JPO;<br>DERWENT | OR | ON | 2005/07/18 16:47 |
| S20 | 8627           | (match\$3 lead) same (profile or history)  | EPO; JPO;<br>DERWENT | OR | ON | 2005/07/18 16:47 |
| S21 | 7910           | (match\$3 lead) same (profile or (history near3 track\$3))   | EPO; JPO;<br>DERWENT | OR | ON | 2005/07/18 16:48 |
| S22 | <i>Full</i> 40 | (match\$3 lead) same (profile or (history near3 track\$3)) same services   | EPO; JPO;<br>DERWENT | OR | ON | 2005/07/18 16:48 |
| S23 | 2586           | (stor\$3 or select\$3 or match\$3) same (service near2 provider) same (profile or history or (past adj record))  | US-PGPUB;<br>USPAT   | OR | ON | 2006/03/22 17:33 |
| S24 | 986            | (stor\$3 or select\$3 or match\$3) same (service near2 provider) same (profile or history or (past adj record)) same database  | US-PGPUB;<br>USPAT   | OR | ON | 2006/03/22 17:47 |



## EAST Search History

| Ref # | Hits           | Search Query  | DBs                          | Default Operator | Plurals | Time Stamp       |
|-------|----------------|---|------------------------------|------------------|---------|------------------|
| L1    | 1631           | 705/8.ccls.   | US-PGPUB;<br>USPAT           | OR               | ON      | 2006/03/31 14:50 |
| L2    | 861            | 705/9.ccls.   | US-PGPUB;<br>USPAT           | OR               | ON      | 2006/03/31 14:50 |
| L3    | 471            | 705/11.ccls.  | US-PGPUB;<br>USPAT           | OR               | ON      | 2006/03/31 14:50 |
| L4    | 51             | 705/25.ccls.  | US-PGPUB;<br>USPAT           | OR               | ON      | 2006/03/31 14:50 |
| L5    | 4468           | 705/26.ccls.  | US-PGPUB;<br>USPAT           | OR               | ON      | 2006/03/31 14:50 |
| S1    | <i>Full</i> 3  | improvenet  | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/15 18:22 |
| S2    | <i>Full</i> 3  | ("6446053").URPN.   | USPAT                        | OR               | ON      | 2005/07/15 18:12 |
| S3    | <i>Full</i> 10 | ("4811243"   "5655087"  <br>"5668736"   "5761674"  <br>"5793632"   "5862223"  <br>"5870771"   "5890138"  <br>"5890175"   "5893082").PN.                         | US-PGPUB;<br>USPAT;<br>USOCR | OR               | ON      | 2005/07/15 18:12 |
| S4    | <i>Full</i> 1  | improvenet and profile  | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/15 18:22 |
| S5    | 270950         | (match\$3 lead) and (profile or<br>history)   | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/18 16:47 |
| S6    | 48506          | (match\$3 lead) same (profile or<br>history)  | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/18 16:47 |
| S7    | 41949          | (match\$3 lead) same (profile or<br>(history near3 track\$3))   | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/18 16:48 |
| S8    | 753            | (match\$3 lead) same (profile or<br>(history near3 track\$3)) same<br>services  | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/18 16:48 |
| S9    | <i>Full</i> 9  | (match\$3 lead) same (profile or<br>(history near3 track\$3)) same<br>(home near5 services)   | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/15 18:24 |
| S10   | 426            | ((match\$3 or select\$3 or find\$3 or<br>retriev\$3) near5 ((seller or<br>supplier or retailer or<br>manufacturer) near10 (profile or<br>history or track\$3))) | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/18 10:47 |
| S11   | <i>10m</i> 260 | ((match\$3 or select\$3 or find\$3 or<br>retriev\$3) near5 ((seller or<br>supplier or retailer or<br>manufacturer) near5 (profile or<br>history or track\$3)))  | US-PGPUB;<br>USPAT           | OR               | ON      | 2005/07/18 10:47 |

# EIC2100 COMMERCIAL DATABASE SEARCH REQUEST

☐ RUSH - SPE signature required: \_\_\_\_\_

Business Methods Case: 705/6,10,26-27, & Class 707 Log

Staff Use Only  
Access DB# \_\_\_\_\_

Requester's Full Name: Yogesh Garg Examiner #: 78595 Date: 3/24/2006

Art Unit: 3625 Phone Number 571-272-6756 Serial Number: 09/574909

Bldg & Room #: KNX 5C09 Results Format Preferred: PAPER ☒ DISK ☐ E-MAIL ☐

If more than one search is submitted, please prioritize searches in order of need.

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## Provide the PALM Bib page or the following:

Title of Invention: See Copy of Palm Bib Page, enclosed..

Inventors (provide full names): See Copy of Palm Bib Page, enclosed

Earliest Priority: 05/21/1999 60/135522

Filing Date 05/19/2000

## Requested attachments:

- If possible, provide the cover sheet, the IDS, examples, or relevant citations, authors, etc, if known.
- Please attach copies of the parts of this case that help explain or are most pertinent to this search. Examples are:
- ENCLOSED COPIES OF 1449 (IDS) RCVD. ON 11/14/2003 AND 1/25/2005.
- 

***COPY OF CURRENTLY AMENDED CLAIMS enclosed.  
See DRGS. COPY ENCLOSED.***

***CONSIDER CLAIM 86 which is*** directed to a computer implemented method for matching service providers from a list stored in a database in response to receiving a request from a client such that the computer filters out the list of qualified service providers who match the selected service/task specified by the client and then this list of service providers is further filtered and a new list is made upon the determination that which of the service providers have the least number of consumer leads/requests were provided.

.....  
Special Instructions or Other Comments



# ***STIC Search Report***

## ***EIC 3600***

**STIC Database Tracking Number: 183283**

**TO: Yogesh Garg**  
**Location: Knox 5C09**  
**Art Unit : 3625**  
**Friday, March 31, 2006**  
**Case Serial Number: 09574909**

**From: Janice Burns**  
**Location: EIC 3600**  
**Knox 4B71**  
**Phone: 2-3518**  
**Janice.Burns@uspto.gov**

### **Search Notes**

Dear Examiner

Please review the following results.

If you have an questions or need a refocused please feel to contact me.

Janice Burns, MLS  
ASRC Aerospace Corporation  
US Patent & Trademark Office  
Scientific & Technical Information Center  
Electronic Information Center 3600  
571-272-3518  
571-273-0046 (fax)  
[Janice.Burns@uspto.gov](mailto:Janice.Burns@uspto.gov)



85 183283  
**EIC2100 COMMERCIAL DATABASE SEARCH REQUEST**

Staff Use Only

Access DB#

☐ RUSH - SPE signature required: \_\_\_\_\_

Business Methods Case: 705/6,10,26-27, & Class 707 Log

Requester's Full Name: Yogesh Garg Examiner #: 78595 Date: 3/24/2006

Art Unit: 3625 Phone Number 571-272-6756 Serial Number: 09/574909

Bldg & Room #: KNX 5C09 Results Format Preferred: PAPER ☒ DISK ☐ E-MAIL ☐

If more than one search is submitted, please prioritize searches in order of need.

Provide the PALM Bib page or the following:

Title of Invention: See Copy of Palm Bib Page, enclosed..

Inventors (provide full names): See Copy of Palm Bib Page, enclosed

Earliest Priority: 05/21/1999 60/135522

Filing Date 05/19/2000

Requested attachments:

- If possible, provide the cover sheet, the IDS, examples, or relevant citations, authors, etc, if known.
- Please attach copies of the parts of this case that help explain or are most pertinent to this search. Examples are:
- ENCLOSED COPIES OF 1449 (IDS) RCVD. ON 11/14/2003 AND 1/25/2005.

***COPY OF CURRENTLY AMENDED CLAIMS enclosed.  
See DRGS. COPY ENCLOSED.***

***CONSIDER CLAIM 86 which is*** directed to a computer implemented method for matching service providers from a list stored in a database in response to receiving a request from a client such that the computer filters out the list of qualified service providers who match the selected service/task specified by the client and then this list of service providers is further filtered and a new list is made upon the determination that which of the service providers have the least number of consumer leads/requests were provided.

.....  
Special Instructions or Other Comments

Application Serial No. 09/574,909

86. (Currently Amended) A computer-implemented method for matching a consumer with a home service provider comprising:

receiving background information from home service providers with a first computer;

monitoring a historical acceptance of consumer leads with the first computer that tracks types of services associated with the consumer leads and are accepted by each home service provider;

creating a database of home service providers stored in a first computer based on the background information received from the home service providers;

receiving information relating to a home service from a second computer;

in response to receiving the information from the second computer, providing a menu with the first computer comprising tasks that relate to skills of home service providers;

receiving a selection of a task from the menu by the second computer;

in response to receiving the selection of the task, forming a first dataset with the first computer and stored in memory on the first computer that identifies a set of qualified home service providers, the first dataset comprising home service providers from the database who match the selected task; [[and]]

selecting home service providers from the first dataset with the first computer based upon the historical acceptance of consumer leads by home service providers to form a second dataset stored in memory in the first computer; and

creating a fair and balanced distribution of consumer leads by selecting home service providers from the second dataset with the first computer who have a least number of consumer leads that were made available to the home service providers to form a third dataset.

87. (Currently Amended) The method of Claim 86, wherein forming the first dataset further comprises selecting home service providers who match a geographical location of the consumer.

| Set  | Items | Description  |
|--|-------|--|
| S1   | 45    | AU=(BEAUDOIN, M? OR BEAUDOIN M? OR MICHAEL(1N)BEAUDOIN) OR<br>BY=(MICHAEL(1N)BEAUDOIN) |
| S2   | 331   | AU=(RICE, R? OR RICE R? OR RODNEY(1N)RICE) OR BY=(RODNEY(1-<br>N)RICE)                 |
| S3   | 0     | S1 AND S2  |
| S4   | 376   | S1 OR S2   |
| S5   | 4     | S4 AND IC=G06F-017/60  |
| File 350:Derwent WPIX 1963-2006/UD,UM &UP=200621<br>(c) 2006 Thomson Derwent       |       |  |
| File 344:Chinese Patents Abs Jan 1985-2006/Jan<br>(c) 2006 European Patent Office  |       |  |
| File 347:JAPIO Nov 1976-2005/Nov(Updated 060302)<br>(c) 2006 JPO & JAPIO           |       |  |
| File 348:EUROPEAN PATENTS 1978-2006/ 200612<br>(c) 2006 European Patent Office     |       |  |
| File 349:PCT FULLTEXT 1979-2006/UB=20060323,UT=20060316<br>(c) 2006 WIPO/Univentio |       |  |

5/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2006 Thomson Derwent. All rts. reserv.

016170382 \*\*Image available\*\*  
WPI Acc No: 2004-328269/200430  
XRPX Acc No: N04-261909

**Product availability determining system for semiconductor manufacturing environment, has solver to optimize product availability information responsive to material supply information and product supply rules and priorities**

Patent Assignee: DANGAT G S (DANG-I); JINDANI R (JIND-I); KUTHETHUR S G (KUTH-I); NAHAR R (NAHA-I); PEACHEY-KOUNTZ P J (PEAC-I); RICE R E (RICE-I)

Inventor: DANGAT G S; JINDANI R; KUTHETHUR S G; NAHAR R; PEACHEY-KOUNTZ P J ; **RICE R E**

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No      | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|----------------|------|----------|---------------|------|----------|----------|
| US 20040068430 | A1   | 20040408 | US 99225130   | A    | 19990104 | 200430 B |
|                |      |          | US 2003678096 | A    | 20031006 |          |

Priority Applications (No Type Date): US 99225130 A 19990104; US 2003678096 A 20031006

Patent Details:

| Patent No      | Kind | Lan | Pg | Main IPC    | Filing Notes                    |
|----------------|------|-----|----|-------------|---------------------------------|
| US 20040068430 | A1   |     | 16 | G06F-017/60 | Cont of application US 99225130 |

Abstract (Basic): US 20040068430 A1

NOVELTY - The system has a supply configuration to manipulate manufacturing and planning data from a planning source to create new supply data. A material resource engine provides material supply information responsive to the supply data. A promise solver (90) optimizes product availability information responsive to the material supply information and product supply rules and priorities.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer implemented method for determining product availability.

USE - Used for determining product availability in a complex environment such as semiconductor manufacturing environment.

ADVANTAGE - The system provides a scheduled data of when ordered material can be supplied and the quantity that can be supplied on that date in response to the customers preselected requirements.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of a PROFIT available to promise (ATP) system.

Planning resource (86)

ATP engine (88)

Available to promise solver (90)

pp; 16 DwgNo 4/7

Title Terms: PRODUCT; AVAILABLE; DETERMINE; SYSTEM; SEMICONDUCTOR; MANUFACTURE; ENVIRONMENT; SOLVING; OPTIMUM; PRODUCT; AVAILABLE; INFORMATION; RESPOND; MATERIAL; SUPPLY; INFORMATION; PRODUCT; SUPPLY; RULE; PRIORITY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

5/5/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2006 Thomson Derwent. All rts. reserv.

015726989      \*\*Image available\*\*  
WPI Acc No: 2003-789189/200375  
XRPX Acc No: N03-632290

**Computer system for use with credit card issuer, presents options to vendor for selecting retrieved information or for refining vendor-entered information, and selects any option by executing one of interactive scripts**

Patent Assignee: XPENSEWISE.COM INC (XPEN-N)  
Inventor: ADDINGTON W; LITZOW S; **RICE R**  
Number of Countries: 001    Number of Patents: 001  
Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| CA 2346738 | A1   | 20011108 | CA 2346738  | A    | 20010508 | 200375 B |

Priority Applications (No Type Date): US 2000203183 P 20000508

Patent Details:

| Patent No  | Kind | Lan | Pg | Main IPC    | Filing Notes |
|------------|------|-----|----|-------------|--------------|
| CA 2346738 | A1   | E   | 59 | G06F-017/60 |              |

Abstract (Basic): CA 2346738 A1

NOVELTY - A database stores the representations of the product definitions. A controller compares the selectively retrieved vendor-entered information with the stored representations of definitions. The options for selecting the retrieved information and for refining the vendor-entered information, are presented to the vendor (300), and selected by executing one of the interactive scripts.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) customer database compiling method; and
- (2) electronic commerce facilitating method.

USE - For use with credit card issuer, consumer debit card account, credit union, electronic bill paying service.

ADVANTAGE - Effectively prepares and presents offers to the selected customers according to the needs of the customers, thereby increases the efficiency of the marketing process.

DESCRIPTION OF DRAWING(S) - The figure shows a data processing system in connection with credit card issuer.

customer (10)  
data processing system (100)  
consumer bank (200)  
webpage (210)  
vendor (300)  
pp; 59 DwgNo 1/12

Title Terms: COMPUTER; SYSTEM; CREDIT; CARD; ISSUE; PRESENT; OPTION; VENDING; SELECT; RETRIEVAL; INFORMATION; REFINE; VENDING; ENTER; INFORMATION; SELECT; OPTION; EXECUTE; ONE; INTERACT

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-017/30

File Segment: EPI

5/5/3      (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01336711

**SYSTEM AND METHOD FOR DYNAMIC PRICE SETTING AND FACILITATION OF COMMERCIAL TRANSACTIONS**

**SYSTEME ET PROCEDE DE FIXATION DE PRIX DYNAMIQUE ET DE FACILITATION DE**



**TRANSACTIONS COMMERCIALES****PATENT ASSIGNEE:**

Xpensewise.Com, Inc., (3407190), 8424 SE 62nd Street, Mercer Island, WA 98040, (US), (Applicant designated States: all)

**INVENTOR:**

LITZOW, Steve, 8424 SE 62nd Street, Mercer Island, WA 98040, (US)  
**RICE, Rebel**, 1380 Greenwich, 109, San Francisco, CA 94109, (US)  
 ADDINGTON, William, 15218 Marlebone Ct., Houston, TX 77069, (US)

**PATENT (CC, No, Kind, Date):**

WO 2001057616 010809

APPLICATION (CC, No, Date): EP 2001908815 010202; WO 2001US3582 010202

PRIORITY (CC, No, Date): US 180363 P 000204; US 714853 001115

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60**

**LEGAL STATUS (Type, Pub Date, Kind, Text):**

Application: 011004 A2 International application. (Art. 158(1))

Application: 011004 A2 International application entering European phase

Application: 030326 A2 International application. (Art. 158(1))

Appl Changed: 030326 A2 International application not entering European phase

Withdrawal: 030326 A2 Date application deemed withdrawn: 20020905

LANGUAGE (Publication,Procedural,Application): English; English; English

**5/5/4 (Item 1 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00825036 \*\*Image available\*\*

**SYSTEM AND METHOD FOR DYNAMIC PRICE SETTING AND FACILITATION OF COMMERCIAL TRANSACTIONS**

**SYSTEME ET PROCEDE DE FIXATION DE PRIX DYNAMIQUE ET DE FACILITATION DE TRANSACTIONS COMMERCIALES**

**Patent Applicant/Assignee:**

XPENSWISE COM INC, 8424 SE 62nd Street, Mercer Island, WA 98040, US, US  
 (Residence), US (Nationality)

**Inventor(s):**

LITZOW Steve, 8424 SE 62nd Street, Mercer Island, WA 98040, US,  
**RICE Rebel**, 1380 Greenwich, #109, San Francisco, CA 94109, US,  
 ADDINGTON William, 15218 Marlebone Ct., Houston, TX 77069, US,

**Legal Representative:**

LORBIECKI Mark L (agent), Black Lowe & Graham, PLLC, 816 2nd Avenue, Seattle, WA 98104, US,

**Patent and Priority Information (Country, Number, Date):**

Patent: WO 200157616 A2-A3 20010809 (WO 0157616)

Application: WO 2001US3582 20010202 (PCT/WO US0103582)

Priority Application: US 2000180363 20000204; US 2000714853 20001115

**Designated States:**

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
 TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class (v7): **G06F-017/60**  
Publication Language: English  
Filing Language: English  
Fulltext Availability:  
    Detailed Description  
    Claims  
Fulltext Word Count: 13220

#### English Abstract

The present invention provides methods and systems for defining commercial transaction components; defining rules for mapping customer transactions into individual components; market segmentation in light of these individual definitions and bundling individual components of an offer into optimized packages for presentation and sale. A data processing system in accordance with one embodiment of the present invention, examines the commercial behavior of enrolled customers (111), breaks each of the constituent transactions into purchases of atom-level components; catalogues those components (113); extracts demographic information from transactions and other sources; facilitates demographic studies of groups of such customers (116); optimizes offerings to such groups (118); and facilitates the consummation of those offers of sale (119). The processing system may also facilitate customers fiscal management through the communication of data necessary to practice the instant invention.

#### French Abstract

La presente invention concerne des procedes et des systemes permettant de definir des composants de transactions commerciales, de definir des regles visant a agencer des transactions de clients en composants individuels, d'effectuer une segmentation de marche selon ces definitions individuelles, et de regrouper les composants individuels d'une offre en paquets optimises en vue d'une presentation et d'une vente. Selon un mode de realisation de l'invention, un systeme de traitement de donnees examine le comportement commercial des clients inscrits, divise chacune des transactions constituant en achats de composants de niveau atomique, catalogue ces composants, extrait les informations demographiques a partir de ces transactions et d'autres sources, facilite les etudes demographiques de groupes formes par ces clients, optimise les offres lancees a ces groupes, et facilite la consommation de ces offres de vente. Ledit systeme de traitement peut egalement faciliter la gestion budgetaire des clients par communication des donnees necessaires a la mise en oeuvre de la presente invention.

#### Legal Status (Type, Date, Text)

Publication 20010809 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20011115 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20020307 Late publication of international search report  
Republication 20020307 A3 With international search report.

| Set | Items | Description  |
|-----|-------|--|
| S1  | 45    | AU=(BEAUDOIN, M? OR BEAUDOIN M? OR MICHAEL(1N)BEAUDOIN) OR<br>BY=(MICHAEL(1N)BEAUDOIN) |
| S2  | 331   | AU=(RICE, R? OR RICE R? OR RODNEY(1N)RICE) OR BY=(RODNEY(1-<br>N)RICE)                 |
| S3  | 0     | S1 AND S2  |
| S4  | 376   | S1 OR S2   |
| S5  | 4     | S4 AND IC=G06F-017/60  |
| S6  | 15    | S4 AND IC=G06F?  |
| S7  | 11    | S6 NOT S5  |

File 350:Derwent WPIX 1963-2006/UD,UM &UP=200621

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File 344:Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347:JAPIO Nov 1976-2005/Nov(Updated 060302)

(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200612

(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060323,UT=20060316

(c) 2006 WIPO/Univentio

7/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2006 Thomson Derwent. All rts. reserv.

016606317 \*\*Image available\*\*  
WPI Acc No: 2004-765051/200475  
XRPX Acc No: N04-603513

**Hazardous material placard printing system for transportation industry,  
has processor retrieving placard attribute data corresponding to selected  
placard from memory, and output device printing placard based on  
retrieved data**

Patent Assignee: RICE R M (RICE-I); RIDGE LLC TIMOTHY (RIDG-N)  
Inventor: RICE R M

Number of Countries: 001 Number of Patents: 002

Patent Family:

| Patent No      | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|----------------|------|----------|---------------|------|----------|----------|
| US 20040204790 | A1   | 20041014 | US 2003413319 | A    | 20030414 | 200475 B |
| US 6839609     | B2   | 20050104 | US 2003413319 | A    | 20030414 | 200503   |

Priority Applications (No Type Date): US 2003413319 A 20030414

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|-----------|------|-----|----|----------|--------------|
|-----------|------|-----|----|----------|--------------|

|                |    |  |    |             |  |
|----------------|----|--|----|-------------|--|
| US 20040204790 | A1 |  | 25 | G06F-007/00 |  |
|----------------|----|--|----|-------------|--|

|            |    |  |  |             |  |
|------------|----|--|--|-------------|--|
| US 6839609 | B2 |  |  | G06F-007/00 |  |
|------------|----|--|--|-------------|--|

Abstract (Basic): US 20040204790 A1

NOVELTY - The system has a graphical user interface to depict menu of hazardous material placards that are available for printing. The interface receives an input from a user relative to a selection of a placard from the menu. A processor (202) retrieves placard attribute data from a memory (204) related to the selected placard. An output device (208) prints a hazardous material placard based on the retrieved attribute data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(A) Hazardous material placard determining method

(B) a hazardous material placard printing apparatus.

USE - Used for printing a hazardous material placard in transportation industry and storage/warehousing industry.

ADVANTAGE - The system provides a simple and low-cost solution to the placard inventory management problem. The system improves the safety of the nation's transportation network and storage facilities by reducing the amount of human error that are introduced into the placarding process. The system allows a company to cost-effectively minimize the likelihood of government fines for improper placarding. The system provides the ability to produce hazardous material placards on demand as needed by a party.

DESCRIPTION OF DRAWING(S) - The drawing shows a graphical user interface comprising a menu of hazardous material placards that are user-selectable for printing.

Placard printing system (200)

Processor (202)

Memory (204)

Input device (206)

Output device (208)

pp; 25 DwgNo 1/12

Title Terms: HAZARD; MATERIAL; PLACARD; PRINT; SYSTEM; TRANSPORT;

INDUSTRIAL; PROCESSOR; RETRIEVAL; PLACARD; ATTRIBUTE; DATA; CORRESPOND;

SELECT; PLACARD; MEMORY; OUTPUT; DEVICE; PRINT; PLACARD; BASED; RETRIEVAL  
; DATA

Derwent Class: T01

International Patent Class (Main): G06F-007/00

International Patent Class (Additional): **G06F-017/00**  
File Segment: EPI

**7/5/2 (Item 2 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
(c) 2006 Thomson Derwent. All rts. reserv.

016054318 \*\*Image available\*\*  
WPI Acc No: 2004-212169/200420  
XRPX Acc No: N04-167972

**Power plane control apparatus for printed circuit board, includes voltage regulator whose drive terminal is coupled to transistors, such that regulated and auxiliary power are provided to respective power planes**

Patent Assignee: INTEL CORP (ITLC )  
Inventor: MORELLO A E; **RICE R E**  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

| Patent No  | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|------------|------|----------|---------------|------|----------|----------|
| US 6681335 | B1   | 20040120 | US 2000604683 | A    | 20000626 | 200420 B |

Priority Applications (No Type Date): US 2000604683 A 20000626  
Patent Details:

| Patent No  | Kind | Lan Pg | Main IPC    | Filing Notes |
|------------|------|--------|-------------|--------------|
| US 6681335 | B1   | 6      | G06F-001/26 |              |

Abstract (Basic): US 6681335 B1

NOVELTY - The apparatus includes a voltage regulator (16) whose drive terminal is coupled to the transistor (36,38) such that the regulated voltage is provided from main voltage supply to both power planes (12,14) in a full power mode. In low power mode, the drive terminal is coupled such that the auxiliary power is provided to one of the power plane (12).

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) power plane control system; and
- (2) power plane control method.

USE - For printed circuit board (PCB) such as peripheral component interconnect (PCI) card used in desktop personal computer and laptop personal computer.

ADVANTAGE - Since a single voltage regulator is used, the number of components is reduced, thereby decreasing cost and installation space.

DESCRIPTION OF DRAWING(S) - The figure shows the circuit diagram of the power plane control apparatus.

power planes (12,14)  
voltage regulator (16)  
capacitors (18-24)  
transistors (36,38)  
pp; 6 DwgNo 1/1

Title Terms: POWER; PLANE; CONTROL; APPARATUS; PRINT; CIRCUIT; BOARD;  
VOLTAGE; REGULATE; DRIVE; TERMINAL; COUPLE; TRANSISTOR; REGULATE;  
AUXILIARY; POWER; RESPECTIVE; POWER; PLANE

Derwent Class: T01; U24; V04  
International Patent Class (Main): **G06F-001/26**  
File Segment: EPI

**7/5/3 (Item 3 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
(c) 2006 Thomson Derwent. All rts. reserv.

015514673     \*\*Image available\*\*  
WPI Acc No: 2003-576820/200354  
XRPX Acc No: N03-458510

**Transaction data processing system for online commercial transactions,  
stores customer information, based on matching between vendor offers and  
enrollment information in respective database servers**

Patent Assignee: ADDINGTON W (ADDI-I); LITZOW S (LITZ-I); RICE R (RICE-I)

Inventor: ADDINGTON W; LITZOW S; **RICE R**

Number of Countries: 001    Number of Patents: 001

Patent Family:

| Patent No      | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|----------------|------|----------|---------------|------|----------|----------|
| US 20030093414 | A1   | 20030515 | US 2000249232 | P    | 20001114 | 200354 B |
|                |      |          | US 2000249920 | P    | 20001117 |          |
|                |      |          | US 2001699    | A    | 20011114 |          |

Priority Applications (No Type Date): US 2001699 A 20011114; US 2000249232  
P 20001114; US 2000249920 P 20001117

Patent Details:

| Patent No      | Kind | Lan | Pg | Main IPC    | Filing Notes   |
|----------------|------|-----|----|-------------|--|
| US 20030093414 | A1   |     | 25 | G06F-007/00 | Provisional application US 2000249232<br>Provisional application US 2000249920 |

Abstract (Basic): US 20030093414 A1

NOVELTY - The information related to vendor offers from vendors (301-303) and enrollment of members is stored in respective database servers. Based on the matching between offer and enrollment information, the relevant customer information is stored in the processor. An inquiry is forwarded to customer (10) based on the stored information.

USE - For processing transaction data in online commercial transactions and goods/service marketing through internet.

ADVANTAGE - Enlarges marketing efficiency by preparing and presenting the offers to customers in a more effective manner. Maintains dynamic behavior of market, by increasing the consumer mobility through immediate and automatic shift of consumers among service providers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the transaction data processing system.

customer (10)  
vendors (301-303)  
pp; 25 DwgNo 1/12

Title Terms: TRANSACTION; DATA; PROCESS; SYSTEM; COMMERCIAL; TRANSACTION;  
STORAGE; CUSTOMER; INFORMATION; BASED; MATCH; VENDING; OFFER; INFORMATION  
; RESPECTIVE; DATABASE; SERVE

Derwent Class: T01

International Patent Class (Main): **G06F-007/00**

File Segment: EPI

**7/5/4        (Item 4 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015005838     \*\*Image available\*\*  
WPI Acc No: 2003-066355/200306  
XRPX Acc No: N03-051417

**Product availability determination system e.g. for semiconductor,  
produces material supply information based on demand and supply data**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC )

Inventor: DANGAT G S; JINDANI R; KUTHETHUR S G; NAHAR R; PEACHEY-KOUNTZ P J

; **RICE R E**

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| US 6463345 | B1   | 20021008 | US 99225150 | A    | 19990104 | 200306 B |

Priority Applications (No Type Date): US 99225150 A 19990104

Patent Details:

| Patent No  | Kind | Lan | Pg | Main IPC    | Filing Notes |
|------------|------|-----|----|-------------|--------------|
| US 6463345 | B1   |     | 15 | G06F-019/00 |              |

Abstract (Basic): US 6463345 B1

NOVELTY - A demand configurer (82) maps available supply with selected orders whose demand classes are prioritized according to predefined customer rules. A material resource engine (88) processes the demands and supply data according to supply rules in order to produce material supply information based on which a solver (90) optimizes product availability information using supply rules.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Product availability determination method; and
- (2) Computer program product for product availability determination.

USE - For determining availability of product e.g. semiconductor.

ADVANTAGE - Since material supply information are produced by suitably linking demands and supply data, products for which a lesser demand exists are manufactured in reduced number and highly demanded products are manufactured in more number, thereby optimizing supply.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the profit ATP system.

Demand configurer (82)

Material resource engine (88)

Solver (90)

pp; 15 DwgNo 4/7

Title Terms: PRODUCT; AVAILABLE; DETERMINE; SYSTEM; SEMICONDUCTOR; PRODUCE; MATERIAL; SUPPLY; INFORMATION; BASED; DEMAND; SUPPLY; DATA

Derwent Class: T01; U11

International Patent Class (Main): **G06F-019/00**

File Segment: EPI

**7/5/5 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014110827 \*\*Image available\*\*

WPI Acc No: 2001-595039/200167

XRPX Acc No: N01-443364

**Computer based three dimensional model producing method for animation system, involves projecting curve onto pixels based on determined span data and preset tolerance range**

Patent Assignee: SILICON GRAPHICS INC (SILI-N)

Inventor: **RICE R E** ; ROHM N R

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| US 6253164 | B1   | 20010626 | US 97998114 | A    | 19971224 | 200167 B |

Priority Applications (No Type Date): US 97998114 A 19971224

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|-----------|------|-----|----|----------|--------------|
|-----------|------|-----|----|----------|--------------|

US 6253164 B1 17 G06F-007/60

Abstract (Basic): US 6253164 B1

NOVELTY - Three dimensional digital position data is produced by scanning the object and is stored as pixels. Curves are projected onto the pixels, based on determining span data and a preset tolerance range. A knot is inserted into each curve interval that is outside the tolerance range. A surface is fitted on the pixels by generating a grid of curves and wrapping the grid on a surface represented by the pixels.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) System for producing models of curves and surfaces;
  - (b) Interface method for curve and surface modeling
- USE - For designing and animation.

ADVANTAGE - The curves resulting from pixels represents the object in an easy way and requires less computer resources to process. The models are not processed individually and is required only to capture spatial information and generates all surfaces automatically.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating a process for forming 3D object model.

pp; 17 DwgNo 6/10

Title Terms: COMPUTER; BASED; THREE; DIMENSION; MODEL; PRODUCE; METHOD; ANIMATED; SYSTEM; PROJECT; CURVE; PIXEL; BASED; DETERMINE; SPAN; DATA; PRESET; TOLERANCE; RANGE

Derwent Class: T01; T02

International Patent Class (Main): G06F-007/60

International Patent Class (Additional): G06F-017/10 ; G06F-101/00 ; G06G-007/48

File Segment: EPI

7/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014045578 \*\*Image available\*\*

WPI Acc No: 2001-529791/200158

XRPX Acc No: N01-393227

**Data processing system for electronic commerce transaction, selects and executes interactive steps corresponding to selected presentation options**

Patent Assignee: XPENSWISE.COM INC (XPEN-N)

Inventor: ADDINGTON W; LITZOW S; RICE R

Number of Countries: 093 Number of Patents: 002

Patent Family:

| Patent No    | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|--------------|------|----------|---------------|------|----------|----------|
| WO 200157616 | A2   | 20010809 | WO 2001US3582 | A    | 20010202 | 200158 B |
| AU 200136642 | A    | 20010814 | AU 200136642  | A    | 20010202 | 200173   |

Priority Applications (No Type Date): US 2000714853 A 20001115; US 2000180363 P 20000204

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|-----------|------|--------|----------|--------------|
|-----------|------|--------|----------|--------------|

|              |    |   |                |  |
|--------------|----|---|----------------|--|
| WO 200157616 | A2 | E | 69 G06F-000/00 |  |
|--------------|----|---|----------------|--|

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

|              |   |  |             |                              |
|--------------|---|--|-------------|------------------------------|
| AU 200136642 | A |  | G06F-000/00 | Based on patent WO 200157616 |
|--------------|---|--|-------------|------------------------------|



Abstract (Basic): WO 200157616 A2

NOVELTY - System controller selectively retrieves and compares vendor entered information with stored flexible representation of product definition in extensible transaction database. Interactive script presents an option to select entry from either retrieved data, vendor entered information or to refine vendor entered information. Interactive scripts are selected and executed corresponding to the selected presentation functions.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Method to compile the customer database;
- (b) Method to facilitate electronic commerce

USE - For electronic commerce transaction.

ADVANTAGE - Maximizes efficiency of marketing process as vendors present offers only to likely customers. Eliminates expenses associated with advertising, marketing and stores front warehousing and supply. Focus groups and vendors are required to risk losses due to test marketing.

DESCRIPTION OF DRAWING(S) - The figure shows the data processing system marketed with natural partner, banking services.

pp; 69 DwgNo 1/12

Title Terms: DATA; PROCESS; SYSTEM; ELECTRONIC; TRANSACTION; SELECT; EXECUTE; INTERACT; STEP; CORRESPOND; SELECT; PRESENT; OPTION

Derwent Class: T01

International Patent Class (Main): G06F-000/00

File Segment: EPI

7/5/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009057316 \*\*Image available\*\*

WPI Acc No: 1992-184697/199223

XRPX Acc No: N92-139409

**Receiver interface for digital information transmission system - receives data word, identifies valid word and stores in memory having interface to number of sub-systems**

Patent Assignee: SUNDSTRAND DATA CONTROL (SUNH )

Inventor: BARNETT M L; BOLOMEY J M H; DAVIDSON C W; RICE R ; WILMOT S B; WIMOT S B

Number of Countries: 002 Number of Patents: 002

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| DE 4137928 | A    | 19920527 | DE 4137928  | A    | 19911118 | 199223 B |
| FR 2669492 | A1   | 19920522 | FR 9114297  | A    | 19911120 | 199230   |

Priority Applications (No Type Date): US 90616520 A 19901121

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

DE 4137928 A 8 H04L-029/10

FR 2669492 A1 H04L-029/10

Abstract (Basic): DE 4137928 A

The interface has a receiver (16) for receiving digital data words in its input channel. The data word is validated and a memory address determined for a valid data word. The data word is then stored in this memory address. The memory is connected via an interface (22) to a number of sub-systems each capable of reading the contents of the memory without influencing the other sub-systems.

The valid data word comprises a predetermined number of bits. In order to identify a valid word, the number of bits is identified and

compared with the predetermined number. Pref. the parity bits of the received signal are checked.

USE - For acquisition of flight data in aeronautical DITS having several sub-systems.

Dwg.2/3

Title Terms: RECEIVE; INTERFACE; DIGITAL; INFORMATION; TRANSMISSION; SYSTEM ; RECEIVE; DATA; WORD; IDENTIFY; VALID; WORD; STORAGE; MEMORY; INTERFACE; NUMBER; SUB; SYSTEM

Index Terms/Additional Words: FLIGHT

Derwent Class: T01; W01; W06

International Patent Class (Main): H04L-029/10

International Patent Class (Additional): G06F-013/38 ; G06F-015/50 ; H04L-025/40

File Segment: EPI

7/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009057315 \*\*Image available\*\*

WPI Acc No: 1992-184696/199223

XRPX Acc No: N92-139408

**Digital information transmission system with automatic data speed acquisition - receives and validates transmitted data words and identifies activity signal for acquisition of data speed**

Patent Assignee: SUNDSTRAND DATA CONTROL (SUNH )

Inventor: BARNETT M L; BOLOMEY J M H; RICE R ; WILMOT S B

Number of Countries: 002 Number of Patents: 002

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| DE 4137920 | A    | 19920527 | DE 4137920  | A    | 19911118 | 199223 B |
| FR 2669490 | A1   | 19920522 | FR 9114296  | A    | 19911120 | 199230   |

Priority Applications (No Type Date): US 90616512 A 19901121

Patent Details:

| Patent No  | Kind | Lan | Pg | Main IPC    | Filing Notes |
|------------|------|-----|----|-------------|--------------|
| DE 4137920 | A    |     | 7  | H04L-025/40 |              |
| FR 2669490 | A1   |     |    | H04L-029/04 |              |

Abstract (Basic): DE 4137920 A

Digital data are received in the input channel of a receiver, the validity of the data word is identified, and valid data are processed. When data are found to be invalid, a predefined cycle time interval is identified and an activity signal is checked. If the activity signal is identified as true, the momentary data speed status is identified and an opposite predetermined speed selected.

If the activity signal is identified as false and the momentary data speed is low, the value of a low-speed timer is compared with a low-speed word-window. If the timer value lies outside the window, the momentary data speed status is changed to a higher speed.

USE/ADVANTAGE - For flight data transmission in aeronautical DITS. Interfaces large number of ARINC-429 receivers without requiring programming of individual receivers.

Dwg.2/3

Title Terms: DIGITAL; INFORMATION; TRANSMISSION; SYSTEM; AUTOMATIC; DATA; SPEED; ACQUIRE; RECEIVE; VALID; TRANSMIT; DATA; WORD; IDENTIFY; ACTIVE; SIGNAL; ACQUIRE; DATA; SPEED

Index Terms/Additional Words: FLIGHT

Derwent Class: T01; W01; W06

International Patent Class (Main): H04L-025/40; H04L-029/04  
International Patent Class (Additional): **G06F-013/42** ; **G06F-015/50**  
File Segment: EPI

**7/5/9 (Item 9 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
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004241492

WPI Acc No: 1985-068370/198511

XRPX Acc No: N85-051256

**Token generator for data processing system - identifies and dis-assembles instructions of variable length stored in pre-fetch buffer and controls transfer for decoding and execution**

Patent Assignee: HARRIS CORP (HARO )

Inventor: **RICE R** ; RIFFE J

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| US 4502111 | A    | 19850226 | US 81268370 | A    | 19810529 | 198511 B |

Priority Applications (No Type Date): US 81268370 A 19810529

Patent Details:

| Patent No  | Kind | Lan | Pg | Main IPC | Filing Notes |
|------------|------|-----|----|----------|--------------|
| US 4502111 | A    |     | 9  |          |              |

Abstract (Basic): US 4502111 A

The appts. includes a set of controlled multiplexer circuits for selectively transferring the contents of a specified register of a prefetch buffer to a byte rotator which functions as a temporary adjustable storage device. The portion of the byte rotator containing the opcode tokens of the instruction read out of the buffer is decoded to determine the length of each token. It can be determined where the second or next token begins. Similarly each successive token is transferred to the byte rotator until all tokens for the current instructions have been used.

The next token is the opcode for the following instruction. Each time the byte rotator is loaded with a new series of tokens, its contents are rotated by an amount based upon the length of the previous token, so that the first stage of the rotator contains the next token of the instruction.

ADVANTAGE - Instructions in prefetch buffer do not have to be aligned, thus space is saved and processing speed is reduced.

0/9

Title Terms: TOKEN; GENERATOR; DATA; PROCESS; SYSTEM; IDENTIFY; DI;  
ASSEMBLE; INSTRUCTION; VARIABLE; LENGTH; STORAGE; PRE; FETCH; BUFFER;  
CONTROL; TRANSFER; DECODE; EXECUTE

Derwent Class: T01

International Patent Class (Additional): **G06F-013/00**

File Segment: EPI

**7/5/10 (Item 10 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
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004038213

WPI Acc No: 1984-183755/198430

XRPX Acc No: N84-137434

**X-ray system for medical diagnosis - has electro-optic devices covering entire dynamic range of intensities over whole image plane**

Patent Assignee: GRADY J K (GRAD-I)

Inventor: HARVARD M; **RICE R E** ; GRADY J K

Number of Countries: 006 Number of Patents: 007

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| DE 3401061 | A    | 19840719 | DE 3401061  | A    | 19840113 | 198430 B |
| GB 2133656 | A    | 19840725 | GB 8438     | A    | 19840103 | 198430   |
| FR 2539294 | A    | 19840720 |             |      |          | 198434   |
| NL 8303262 | A    | 19840801 |             |      |          | 198434   |
| US 4504859 | A    | 19850312 | US 83457678 | A    | 19830113 | 198513   |
| CA 1225470 | A    | 19870811 |             |      |          | 198736   |
| DE 3401061 | C2   | 19930729 | DE 3401061  | A    | 19840113 | 199330   |

Priority Applications (No Type Date): US 83457678 A 19830113

Patent Details:

| Patent No  | Kind | Lan | Pg | Main IPC    | Filing Notes |
|------------|------|-----|----|-------------|--------------|
| DE 3401061 | A    |     | 16 |             |              |
| DE 3401061 | C2   |     | 6  | H04N-005/32 |              |

Abstract (Basic): DE 3401061 A

The X-ray system has two or more electro-optical devices that receive light from the image plane via optical devices. Electrical devices produce electrical signals describing the light intensity from the image plane seen by the electro-optical devices. A computer-controlled device combines the elec. signals to reconstruct the image plane.

The combining device includes a device that blends or superimposes consecutive signals. The electro-optical devices are light-point scanners and include controls. The image plane lies on a scintillation screen sensitive to X-rays. The elec' signals are displayed.

ADVANTAGE - Reduction in contrast at the corners of the display is avoided.

1/4

Title Terms: X-RAY; SYSTEM; MEDICAL; DIAGNOSE; ELECTRO-OPTICAL; DEVICE; COVER; DYNAMIC; RANGE; INTENSITY; WHOLE; IMAGE; PLANE

Derwent Class: P31; P82; S03; S05; V05; W04

International Patent Class (Main): H04N-005/32

International Patent Class (Additional): A61B-006/00; G01N-023/00; G03B-041/16; G03B-042/02; **G06F-015/42** ; H01J-031/12; H01J-040/14; H04N-007/18; H05G-001/60

File Segment: EPI; EngPI

**7/5/11 (Item 11 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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003558295

WPI Acc No: 1983-A6484K/198302

XPX Acc No: N83-008649

**Error correcting circuitry for recirculating memory - corrects soft bit failures in each memory component soon after failures occur, and is integral to memory chip**

Patent Assignee: FAIRCHILD CAMERA CORP (FAIH )

Inventor: **RICE R**

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|-----------|------|------|-------------|------|------|------|
|-----------|------|------|-------------|------|------|------|

US 4365332      A    19821221

198302    B

Priority Applications (No Type Date): US 80203774 A 19801103

## Patent Details:

| Patent No  | Kind | Lan | Pg | Main IPC | Filing Notes |
|------------|------|-----|----|----------|--------------|
| US 4365332 | A    |     | 21 |          |              |

Abstract (Basic): US 4365332 A

The bit errors, caused by random events such as by alpha 'soft' particle bombardment or other causes, are corrected in circuitry that generates row and column parity bits corresponding to various segments of the information stored in the memory.

Changes in the row and column parity bits uniquely define the location of failed bits circulating through the memory even though each failed bit has no fixed address, so that error detection circuitry may correct the error during the next or a subsequent bit recirculating cycle. The invention facilitates the use of very large memories, for example, on the order of one billion or more such as charge-coupled device or bubble memories.

1/16

Title Terms: ERROR; CORRECT; CIRCUIT; RECIRCULATE; MEMORY; CORRECT; SOFT; BIT; FAIL; MEMORY; COMPONENT; AFTER; FAIL; OCCUR; INTEGRAL; MEMORY; CHIP

Derwent Class: T01; U14

International Patent Class (Additional): **G06F-011/10** ; G11C-029/00

File Segment: EPI

| Set  | Items   | Description   |
|------|---|---|
| S1   | 151   | AU=(BEAUDOIN, M? OR BEAUDOIN M? OR MICHAEL(1N)BEAUDOIN) OR BY=(MICHAEL(1N)BEAUDOIN) |
| S2   | 1596  | AU=(RICE, R? OR RICE R? OR RODNEY(1N)RICE) OR BY=(RODNEY(1-N)RICE)                  |
| S3   | 0   | S1 AND S2   |
| S4   | 1747  | S1 OR S2  |
| S5   | 2   | S4 AND SERVICE()PROVIDER?   |
| File | 2:INSPEC 1898-2006/Mar W3                           | (c) 2006 Institution of Electrical Engineers  |
| File | 35:Dissertation Abs Online 1861-2006/Mar            | (c) 2006 ProQuest Info&Learning   |
| File | 65:Inside Conferences 1993-2006/Mar 31              | (c) 2006 BLDSC all rts. reserv.   |
| File | 99:Wilson Appl. Sci & Tech Abs 1983-2006/Feb        | (c) 2006 The HW Wilson Co.  |
| File | 474:New York Times Abs 1969-2006/Mar 30             | (c) 2006 The New York Times   |
| File | 475:Wall Street Journal Abs 1973-2006/Mar 30        | (c) 2006 The New York Times   |
| File | 583:Gale Group Globalbase(TM) 1986-2002/Dec 13      | (c) 2002 The Gale Group   |
| File | 15:ABI/Inform(R) 1971-2006/Mar 30                   | (c) 2006 ProQuest Info&Learning   |
| File | 20:Dialog Global Reporter 1997-2006/Mar 31          | (c) 2006 Dialog   |
| File | 610:Business Wire 1999-2006/Mar 31                  | (c) 2006 Business Wire.   |
| File | 810:Business Wire 1986-1999/Feb 28                  | (c) 1999 Business Wire  |
| File | 476:Financial Times Fulltext 1982-2006/Apr 01       | (c) 2006 Financial Times Ltd  |
| File | 613:PR Newswire 1999-2006/Mar 31                    | (c) 2006 PR Newswire Association Inc  |
| File | 813:PR Newswire 1987-1999/Apr 30                    | (c) 1999 PR Newswire Association Inc  |
| File | 634:San Jose Mercury Jun 1985-2006/Mar 30           | (c) 2006 San Jose Mercury News  |
| File | 624:McGraw-Hill Publications 1985-2006/Mar 31       | (c) 2006 McGraw-Hill Co. Inc  |
| File | 9:Business & Industry(R) Jul/1994-2006/Mar 30       | (c) 2006 The Gale Group   |
| File | 275:Gale Group Computer DB(TM) 1983-2006/Mar 30     | (c) 2006 The Gale Group   |
| File | 621:Gale Group New Prod.Annou.(R) 1985-2006/Mar 30  | (c) 2006 The Gale Group   |
| File | 636:Gale Group Newsletter DB(TM) 1987-2006/Mar 30   | (c) 2006 The Gale Group   |
| File | 16:Gale Group PROMT(R) 1990-2006/Mar 31             | (c) 2006 The Gale Group   |
| File | 160:Gale Group PROMT(R) 1972-1989                   | (c) 1999 The Gale Group   |
| File | 148:Gale Group Trade & Industry DB 1976-2006/Mar 30 | (c) 2006 The Gale Group   |
| File | 256:TecInfoSource 82-2006/Apr                       | (c) 2006 Info.Sources Inc   |
| File | 47:Gale Group Magazine DB(TM) 1959-2006/Mar 30      | (c) 2006 The Gale group   |
| File | 570:Gale Group MARS(R) 1984-2006/Mar 30             | (c) 2006 The Gale Group   |
| File | 635:Business Dateline(R) 1985-2006/Mar 31           |   |

(c) 2006 ProQuest Info&Learning  
File 477:Irish Times 1999-2006/Mar 31  
(c) 2006 Irish Times  
File 710:Times/Sun.Times(London) Jun 1988-2006/Mar 31  
(c) 2006 Times Newspapers  
File 711:Independent(London) Sep 1988-2006/Mar 31  
(c) 2006 Newspaper Publ. PLC  
File 756:Daily/Sunday Telegraph 2000-2006/Mar 31  
(c) 2006 Telegraph Group  
File 757:Mirror Publications/Independent Newspapers 2000-2006/Mar 31  
(c) 2006  
File 387:The Denver Post 1994-2006/Mar 30  
(c) 2006 Denver Post  
File 471:New York Times Fulltext 1980-2006/Mar 31  
(c) 2006 The New York Times  
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers  
File 494:St LouisPost-Dispatch 1988-2006/Mar 30  
(c) 2006 St Louis Post-Dispatch  
File 631:Boston Globe 1980-2006/Mar 30  
(c) 2006 Boston Globe  
File 633:Phil.Inquirer 1983-2006/Mar 30  
(c) 2006 Philadelphia Newspapers Inc  
File 638:Newsday/New York Newsday 1987-2006/Mar 30  
(c) 2006 Newsday Inc.  
File 640:San Francisco Chronicle 1988-2006/Mar 31  
(c) 2006 Chronicle Publ. Co.  
File 641:Rocky Mountain News Jun 1989-2006/Mar 31  
(c) 2006 Scripps Howard News  
File 702:Miami Herald 1983-2006/Mar 30  
(c) 2006 The Miami Herald Publishing Co.  
File 703:USA Today 1989-2006/Mar 30  
(c) 2006 USA Today  
File 704:(Portland)The Oregonian 1989-2006/Mar 30  
(c) 2006 The Oregonian  
File 713:Atlanta J/Const. 1989-2006/Mar 31  
(c) 2006 Atlanta Newspapers  
File 714:(Baltimore) The Sun 1990-2006/Mar 30  
(c) 2006 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2006/Mar 30  
(c) 2006 Christian Science Monitor  
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Mar 30  
(c) 2006 The Plain Dealer  
File 735:St. Petersburg Times 1989- 2006/Mar 30  
(c) 2006 St. Petersburg Times

5/5/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00946796 95-96188

\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*

**Testing PDH traffic on SDH networks**

**Rice, Robert**

Communications International v21n11 PP: 57-60 Nov 1994 ISSN: 0305-2109

JRNL CODE: COI

DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages

SPECIAL FEATURE: Diagrams

WORD COUNT: 1582

DESCRIPTORS: Testing; Traffic; Communications networks; Techniques;  
Frequencies; Transmission

CLASSIFICATION CODES: 5250 (CN=Telecommunications systems); 8330  
(CN=Broadcasting & telecommunications)

ABSTRACT: The similarities and differences between SDH and PDH give an insight into many of the tests needed during the installation and maintenance of SDH elements and networks. The importance of testing the PDH services transported within and across the SDH portion of the network, and the need to focus on Synchronous Transfer Mode-1 in the testing process, contributes to the requirement that test instrumentation be able to simulate and analyze a structured SDH/PDH signal using multiplexing (mapping) and de-multiplexing (de-mapping). Testing SDH elements and networks should ensure the satisfactory operation of the SDH network island, as well as the equally important PDH services embedded in the SDH payload.

5/5/2 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

07610807 SUPPLIER NUMBER: 16562780 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Testing PDH traffic on SDH networks. (Synchronous Digital  
Hierarchy)(includes related article)**

**Rice, Robert**

Communications International, v21, n11, p57(2)

Nov, 1994

ISSN: 0305-2109 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1707 LINE COUNT: 00136

SPECIAL FEATURES: illustration; chart

INDUSTRY CODES/NAMES: TELC Telecommunications; INTL Business,  
International

DESCRIPTORS: Computer networks--Testing

FILE SEGMENT: TI File 148



| Set | Items   | Description  |
|-----|---------|--|
| S1  | 181534  | CONSUMER? OR CUSTOMER? OR OWNER? ? OR HOMEOWNER? OR CLIENT?  |
| S2  | 26868   | SERVICE() PROVIDER? OR REPAIRM?N OR HANDYM?N OR CONTRACTOR?<br>OR PLUMBER? ? OR ELECTRICIAN? OR ROOFER? ? OR BUILDER? ? OR C-<br>LEARING() (SERVICE OR WOM?N OR LADY OR LADIES) OR EXTERMINATOR? |
| S3  | 5117361 | SERVICE? ? OR TASK? ? OR WORK OR PROBLEM OR LOCATION OR AR-<br>EA OR ZIP   |
| S4  | 3873950 | LEAST OR LESS OR LESSER OR FEW OR FEWER OR FEWEST OR SMALL?  |
| S5  | 633246  | LEAD OR LEADS OR REQUEST? ? OR REFERRAL? OR (WORK OR JOB) (-<br>) ORDER? ? OR RECOMMENDATION?  |
| S6  | 4744    | S1 AND S2  |
| S7  | 64775   | S4(S) S5   |
| S8  | 48      | S6 AND S7  |
| S9  | 45      | S8 AND S3  |
| S10 | 24      | S9 AND IC=G06F-017/60  |

File 350:Derwent WPIX 1963-2006/UD,UM &UP=200621  
(c) 2006 Thomson Derwent

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

File 347:JAPIO Nov 1976-2005/Nov(Updated 060302)  
(c) 2006 JPO & JAPIO

10/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2006 Thomson Derwent. All rts. reserv.

017231925 \*\*Image available\*\*  
WPI Acc No: 2005-555550/200556  
XRPX Acc No: N05-455516

**Products purchasing system using value cards, instructs delivery of product requested by customer from external store, when cost of product is less than present customer 's credit value**

Patent Assignee: NOLOGO RECORDS LTD (NOLO-N)

Inventor: AFSAR-BEG M

Number of Countries: 108 Number of Patents: 001

Patent Family:

| Patent No    | Kind | Date     | Applicat No  | Kind | Date     | Week     |
|--------------|------|----------|--------------|------|----------|----------|
| WO 200571584 | A2   | 20050804 | WO 2005GB259 | A    | 20050125 | 200556 B |

Priority Applications (No Type Date): GB 20041597 A 20040126

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|-----------|------|--------|----------|--------------|
|-----------|------|--------|----------|--------------|

|              |    |   |    |             |
|--------------|----|---|----|-------------|
| WO 200571584 | A2 | E | 10 | G06F-017/60 |
|--------------|----|---|----|-------------|

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ  
CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID  
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ  
NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ  
UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG BW CH CY CZ DE DK EA EE ES FI FR  
GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD SE SI  
SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200571584 A2

NOVELTY - The **service provider** server (14) stores **customer** account information such as **customer** 's unique identifier, credit etc., for each **customer** having value cards, in a database. The server instructs the delivery of the product requested by the **customer** from an external store, if product cost is less than **customer** credit value, else transmits corresponding message to **customer** 's device.

USE - Products purchasing system using value cards storing credit amount sold through retail outlets e.g. news agents to **customer** . The **customer** communicates with product supplier having **service provider** through mobile phone, personal computer (PC) etc., connected to a network.

ADVANTAGE - Enables **customer** to purchase products online without the need for credit card.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the products purchasing system.  
network (10)

**service provider** (12)

**service provider** server (14)

product supplier (16)

pp; 10 DwgNo 1/2

Title Terms: PRODUCT; PURCHASE; SYSTEM; VALUE; CARD; DELIVER; PRODUCT;

**REQUEST** ; **CUSTOMER** ; EXTERNAL; STORAGE; COST; PRODUCT; **LESS** ; PRESENT;

**CUSTOMER** ; CREDIT; VALUE

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07F-007/02

File Segment: EPI

**10/5/2 (Item 2 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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016393690 \*\*Image available\*\*

WPI Acc No: 2004-551599/200453

Related WPI Acc No: 2003-606659; 2004-551593; 2005-767555

XRPX Acc No: N04-436287

**Mediator for providing booking service to client , stores replies received from client , in matrix form indexed with client and reply addresses, so that replies are evaluated using address**

Patent Assignee: SALONEN J (SALO-I)

Inventor: SALONEN J

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No      | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|----------------|------|----------|---------------|------|----------|----------|
| US 20040128173 | A1   | 20040701 | US 2002227194 | A    | 20020821 | 200453 B |
|                |      |          | US 2003734365 | A    | 20031211 |          |

Priority Applications (No Type Date): FI 20011680 A 20010821

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20040128173 A1 17 G06F-017/60 Cont of application US 2002227194

Abstract (Basic): US 20040128173 A1

NOVELTY - The mediator prepares the **small message service (SMS)** messages pertaining to the inquiries of **client** , when **service request** with **client** identifier address is received from a **client** terminal. The message attached with reply address, is transmitted to the **client** . The replies received from **client** , are stored in matrix form indexed with **client** and reply addresses, so that the replies are evaluated using the address.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for mediator communication method.

USE - For controlling communication between **client** terminal such as mobile telephone, and booking **service provider** which provides on-line **services** connected to bank, health **service** , travel agency and vehicle maintenance, for booking appointment with dentist, tickets for venue, table in restaurant, travel reservation for hotel, airline, taxi and rental car, and maintenance for vehicle and apartment.

ADVANTAGE - Enables performing more than one kind of **services** at a time, on online using mediator.

DESCRIPTION OF DRAWING(S) - DESCRIPTION OF DRAWING - The figure shows the block diagram of the booking **service0** providing system.

pp; 17 DwgNo 1/8

Title Terms: MEDIATOR; BOOKING; **SERVICE** ; **CLIENT** ; STORAGE; REPLY; RECEIVE; **CLIENT** ; MATRIX; FORM; INDEX; **CLIENT** ; REPLY; ADDRESS; SO; REPLY; EVALUATE; ADDRESS

Derwent Class: T01; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/3 (Item 3 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015597888 \*\*Image available\*\*

WPI Acc No: 2003-660043/200362

Related WPI Acc No: 2003-660044

XRPX Acc No: N03-526333

**Data network management and service provider using command line interface framework, transmits command sequences to corresponding managed data network entity, for execution of command line interface actions in entity**

Patent Assignee: ALCATEL CANADA INC (COGE ); CHAN D W (CHAN-I); KATZ F (KATZ-I); LANDRY K E D (LAND-I); MURRAY C (MURR-I); NGO C N (NGOC-I); ZABIHI A (ZABI-I)

Inventor: CHAN D W; KATZ F; LANDRY K E D; MURRAY C W; NGO C N; ZABIHI A; MURRAY C

Number of Countries: 032 Number of Patents: 003

Patent Family:

| Patent No      | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|----------------|------|----------|---------------|------|----------|----------|
| US 20030115304 | A1   | 20030619 | US 2002115900 | A    | 20020405 | 200362 B |
| EP 1322066     | A2   | 20030625 | EP 2002293097 | A    | 20021213 | 200362   |
| CA 2365436     | A1   | 20030619 | CA 2365436    | A    | 20011219 | 200362   |

Priority Applications (No Type Date): CA 2365436 A 20011219

Patent Details:

| Patent No   | Kind | Lan Pg | Main IPC     | Filing Notes |
|---|------|--------|--------------|--------------|
| US 20030115304  | A1   | 13     | G06F-015/177 |              |
| EP 1322066  | A2 E |        | H04L-012/24  |              |
| Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR |      |        |              |              |
| CA 2365436  | A1 E |        | H04L-012/24  |              |

Abstract (Basic): US 20030115304 A1

NOVELTY - A command line interface (CLI) processor (520) processes the CLI dictionary entries holding vocabulary and grammar specifications of commands used in interacting with at **least** one managed data network entity (510), on receiving **request** for CLI actions to be performed from a managed object server (MOS) (200). A communication module (540) transmits each CLI command sequence to corresponding network entity, for execution.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) method of interacting with managed data network entity; and
- (2) method of providing dictionary of CLI commands.

USE - For managing data networks such as wireless local **area** network (LAN) comprising data switching equipments, routers, bridge, access nodes providing multiplexing function, remote access servers (RAS), distribution nodes providing demultiplexing function, **customer** premise equipment (CPE) and for controlling software applications such as inventory reporting, configuration management, statistics gathering, performance reporting, fault management, network surveillance, **service** provisioning, billing and accounting and security enforcement using command line interface framework.

ADVANTAGE - Provides automatic entry of CLI command in dictionary and support for multi-vendor equipment by using multiple CLI command vocabularies and dictionaries. Reduces data network entity management costs and time and improves development and maintenance of the network management and **service** provisioning solution.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the data network management and **service0** provisioning command line interface framework.

managed object server (200)  
 managed data network entity (510)  
 CLI processor (520)  
 communication module (540)  
 pp; 13 DwgNo 5/7

Title Terms: DATA; NETWORK; MANAGEMENT; **SERVICE** ; COMMAND; LINE; INTERFACE  
; FRAMEWORK; TRANSMIT; COMMAND; SEQUENCE; CORRESPOND; DATA; NETWORK;  
ENTITY; EXECUTE; COMMAND; LINE; INTERFACE; ACTION; ENTITY  
Derwent Class: T01; W01  
International Patent Class (Main): G06F-015/177; H04L-012/24  
International Patent Class (Additional): G06F-017/00; G06F-017/20;  
**G06F-017/60**  
File Segment: EPI

**10/5/4 (Item 4 from file: 350)**  
DIALOG(R)File 350:Derwent WPIX  
(c) 2006 Thomson Derwent. All rts. reserv.

014776041 \*\*Image available\*\*  
WPI Acc No: 2002-596747/200264

**Electronic commerce service system for tour package**  
Patent Assignee: DAEHEUNG MULTIMEDIA COMMUNICATION CORP (DAEH-N)  
Inventor: JUNG B C  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
KR 2002019340 A 20020312 KR 200052521 A 20000905 200264 B

Priority Applications (No Type Date): KR 200052521 A 20000905  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2002019340 A 1 G06F-017/60

Abstract (Basic): KR 2002019340 A

NOVELTY - An electronic commerce **service** system for tour packages is provided to classify informations on the tour packages offered by a tour package **service providers** , to enable a user to easily search for a wanted package according to a selection reference and to compare various packages, and to offer a real time moving picture of a tourist resort or showplace so that it can induce a purchase desire.

DETAILED DESCRIPTION - The system comprises an interface unit(10), a local server(20), a marketplace server(30), and a database server. The interface server(10) compresses image signals transmitted from a plurality of cameras(40), and controls the cameras(40) according to a control instruction from a local server(20). The local server(20), connected to at **least** one interface unit(10), transmits the image signals, captured by the cameras(40), to a **client** computer(50), transmits a camera control signal sent by the **client** computer(50) to a corresponding interface unit(10), and transmits camera state data to the marketplace server(30). The marketplace server(30) offers informations on tour packages stored in a database, checks the number of users which a local server can offer a moving picture **service** to based on the camera state data, transmits data for accessing a local server to the **request** user, and processes transaction data. The database server exchanges transaction data with tour **service providers** , and stores the tour package data at a database.

pp; 1 DwgNo 1/10  
Title Terms: ELECTRONIC; **SERVICE** ; SYSTEM; TOURING; PACKAGE  
Derwent Class: T01  
International Patent Class (Main): **G06F-017/60**  
File Segment: EPI

**10/5/5 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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014561956      \*\*Image available\*\*  
WPI Acc No: 2002-382659/200241  
XRPX Acc No: N02-299557

**Computer-based method for generating generic interface adapter to  
facilitate communication between manufacturing execution system and tool  
manufacturing facility**

Patent Assignee: APPLIED MATERIALS INC (MATE-N)

Inventor: CHI Y T; HAWKINS P C M; JIN Q

Number of Countries: 025    Number of Patents: 003

Patent Family:

| Patent No    | Kind | Date     | Applicat No    | Kind | Date     | Week     |
|--------------|------|----------|----------------|------|----------|----------|
| WO 200214965 | A2   | 20020221 | WO 2001US24910 | A    | 20010809 | 200241 B |
| US 6708074   | B1   | 20040316 | US 2000637620  | A    | 20000811 | 200420   |
| TW 575820    | A    | 20040211 | TW 2001119715  | A    | 20010810 | 200454   |

Priority Applications (No Type Date): US 2000637620 A 20000811

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|-----------|------|-----|----|----------|--------------|
|-----------|------|-----|----|----------|--------------|

|              |    |   |    |              |  |
|--------------|----|---|----|--------------|--|
| WO 200214965 | A2 | E | 24 | G05B-019/042 |  |
|--------------|----|---|----|--------------|--|

Designated States (National): CN JP KR SG

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

|            |    |             |
|------------|----|-------------|
| US 6708074 | B1 | G06F-019/00 |
|------------|----|-------------|

|           |   |             |
|-----------|---|-------------|
| TW 575820 | A | G06F-017/60 |
|-----------|---|-------------|

Abstract (Basic): WO 200214965 A2

NOVELTY - The method involves reading a method type library from a tool. The library contains one or more methods relating to the tool. A protocol is selected to be associated with at **least** one of the methods. At **least** one protocol is a long-running **service** protocol for supporting long running **service** protocol **requests**.

An interface adapter is generated for managing communication between the manufacturing execution system and the tool, including the managing of long-running **service** protocol requests.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included

(1) a generic interface adapter **builder** program on a computer-readable medium

(2) a manufacturing execution system

USE - For automation of semiconductor manufacturing.

ADVANTAGE - System fully automates and standardizes process of integrating tools into a manufacturing execution system (MES) in a uniform way.

DESCRIPTION OF DRAWING(S) - The figure shows manufacturing components.

Material control system **client** (110)

Generic interface adapter (112)

Material control system. (114)

pp; 24 DwgNo 1/10

Title Terms: COMPUTER; BASED; METHOD; GENERATE; INTERFACE; FACILITATE;

COMMUNICATE; MANUFACTURE; EXECUTE; SYSTEM; TOOL; MANUFACTURE; FACILITY

Derwent Class: T01; T06; U11

International Patent Class (Main): G05B-019/042; **G06F-017/60** ; G06F-019/00

International Patent Class (Additional): G01R-031/26

File Segment: EPI

DIALOG(R)File 350:Derwent WPIX  
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014348656      \*\*Image available\*\*  
WPI Acc No: 2002-169359/200222

**System and method for accumulating small change and processing payment**

Patent Assignee: BAEK S H (BAEK-I)

Inventor: BAEK S H

Number of Countries: 001    Number of Patents: 001

Patent Family:

| Patent No     | Kind | Date     | Applicat No  | Kind | Date     | Week     |
|---------------|------|----------|--------------|------|----------|----------|
| KR 2001090098 | A    | 20011018 | KR 200158079 | A    | 20010919 | 200222 B |

Priority Applications (No Type Date): KR 200158079 A 20010919

Patent Details:

| Patent No     | Kind | Lan Pg | Main IPC    | Filing Notes |
|---------------|------|--------|-------------|--------------|
| KR 2001090098 | A    | 1      | G06F-017/60 |              |

Abstract (Basic): KR 2001090098 A

NOVELTY - A system and method for accumulating a **small** change and processing payment is provided to open an account of the **small** change through a **service** center and make up the sum according to the **small** change accumulation by inputting a cellular phone number through a terminal connected with the **service** center in a member store when a **client** requests the accumulation of the **small** change and performing the accumulation of the **small** change through an approved wireless terminal.

DETAILED DESCRIPTION - A **service** center(100) of a **service provider** is connected with a public wireless communication network and constructs a database of a small change account of a **client**. A member store(200) has a terminal connected with the **service** center(100) through the wireless communication network and transmits cellular phone information of the **client** through the terminal for accumulating an amount of the small change according to the buying of goods in a small change account of the **client** authenticated from the **service** center(100). A wireless terminal(300) of the **client** is connected with the **service** center(100) to open the account of the small change, confirms the amount of the small change accumulated through a small change account database, and performs a settlement using an amount of accumulated money. A data center(400) of a mobile communication company receives information of the wireless terminal(300) transmitted and received to the **service** center(100) and approves a user authentication.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; ACCUMULATE; CHANGE; PROCESS; PAY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/7      (Item 7 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
(c) 2006 Thomson Derwent. All rts. reserv.

014319274      \*\*Image available\*\*  
WPI Acc No: 2002-139976/200218  
XRPX Acc No: N02-105471

**Dynamic creation method for network based application form receiving request to apply for products and assembling application page for display over network**

Patent Assignee: BANK ONE CORP (BANK-N)  
 Inventor: ROSKO R J  
 Number of Countries: 093 Number of Patents: 003  
 Patent Family:

| Patent No     | Kind | Date     | Applicat No    | Kind | Date     | Week     |
|---------------|------|----------|----------------|------|----------|----------|
| WO 200201352  | A2   | 20020103 | WO 2001US41024 | A    | 20010618 | 200218 B |
| AU 200173592  | A    | 20020108 | AU 200173592   | A    | 20010618 | 200235   |
| AU 2001273592 | A8   | 20051020 | AU 2001273592  | A    | 20010618 | 200615   |

Priority Applications (No Type Date): US 2000599602 A 20000623

Patent Details:

| Patent No    | Kind | Lan | Pg | Main IPC    | Filing Notes |
|--------------|------|-----|----|-------------|--------------|
| WO 200201352 | A2   | E   | 16 | G06F-009/00 |              |

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
 CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
 KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
 RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

|               |    |             |                              |
|---------------|----|-------------|------------------------------|
| AU 200173592  | A  | G06F-009/00 | Based on patent WO 200201352 |
| AU 2001273592 | A8 | G06F-017/60 | Based on patent WO 200201352 |

Abstract (Basic): WO 200201352 A

NOVELTY - The method involves receiving a **request** to apply for at **least** one of several products. The **request** is received over a network. Specific information is required to be submitted to apply for each one of the products. Each document contains at **least** one field corresponding to the specific information required to apply for one of the products. Information input is received corresponding to each field contained in the application page.

DETAILED DESCRIPTION - The method further involves validating the information input by comparing the information input to validation criteria. When the information input fails to correctly compare to the validation criteria, a second application page is assembled including prompts to reenter information.

INDEPENDENT CLAIMS are included for a system for obtaining application data from an applicant through a dynamically created network based application form.

USE - For **customers** of networked **service provider** to apply for networked **services**.

ADVANTAGE - Allows **customers** to apply for variety of **services** on one consolidated application. Real time decisions on applications.

DESCRIPTION OF DRAWING(S) - The figure shows the system.

Dwg.1/2

Title Terms: DYNAMIC; CREATION; METHOD; NETWORK; BASED; APPLY; FORM;

RECEIVE; REQUEST; APPLY; PRODUCT; ASSEMBLE; APPLY; PAGE; DISPLAY; NETWORK  
 Derwent Class: T01

International Patent Class (Main): G06F-009/00; **G06F-017/60**

International Patent Class (Additional): G06F-017/24

File Segment: EPI

10/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014301634 \*\*Image available\*\*

WPI Acc No: 2002-122338/200216

XRPX Acc No: N02-091759

**Charging method for Internet content or services subject to a charge,**



where the customer gives a charging authorization to the service provider with the aid of a terminal e.g. a WAP mobile station  
 Patent Assignee: ELISA COMMUNICATIONS OYJ (ELIS-N); HELSINGIN PUHELIN  
 HELSINGFORS TELEFON OY (HELS-N)

Inventor: ISOTALO L; MAEKINEN K; SUORTTI K

Number of Countries: 096 Number of Patents: 004

Patent Family:

| Patent No    | Kind | Date     | Applicat No  | Kind | Date     | Week     |
|--------------|------|----------|--------------|------|----------|----------|
| WO 200198956 | A1   | 20011227 | WO 2001FI598 | A    | 20010621 | 200216 B |
| FI 200001491 | A    | 20011222 | FI 20001491  | A    | 20000621 | 200220   |
| AU 200172582 | A    | 20020102 | AU 200172582 | A    | 20010621 | 200230   |
| FI 109386    | B1   | 20020715 | FI 20001491  | A    | 20000621 | 200254   |

Priority Applications (No Type Date): FI 20001491 A 20000621

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200198956 A1 E 26 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
 CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
 IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
 PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FI 200001491 A H04L-000/00

AU 200172582 A G06F-017/60 Based on patent WO 200198956

FI 109386 B1 H04L-012/14 Previous Publ. patent FI 200001491

Abstract (Basic): WO 200198956 A1

NOVELTY - Method for charging for Internet or Web content or a service subject to a charge, is based on the customer giving a charging authorization to the service provider with the aid of a terminal, for example, a WAP mobile station. Having found a service of interest from the Internet, the customer registers and authorizes the service provider to send them a charging authorization form.

DETAILED DESCRIPTION - After registration, the customer can use a Web browser to log in to the service provider's Web service and state that they wish to use a specific service or content. The service provider then sends an electronic charging authorization form to the customer's mobile station or wireless terminal, on the basis of the registration that has previously taken place. The customer selects either the accept or reject alternative from the form and returns the form to the service provider. If the response in the returned form is positive, the service provider supplies the desired Internet content or performs the desired service. Charging takes place in such a way that the mobile operator, whose connection is being used, identifies the information in the returned charging authorization form and bills the customer on the basis of this information.

USE - For the Internet.

ADVANTAGE - Permits even very small sums to be charged in a cost-effective and user-friendly manner, if the user has once registered with the service provider's service using their mobile station or wireless terminal and entered the subscriber number of their own connection in the entry field on the Web page, they can be continuously sent requests to confirm small, e.g., FIM 1 - 5 payments. From the point of view of a service provider of an Internet service, this opens completely new possibilities, because it is now possible to easily charge FIM 3 for listening to a single piece of music, for instance, if the user wishes to listen to more pieces, a charging authorization form for this purpose always comes to the user's

mobile station or terminal. Thus, the user can also be easily charged for time-based Internet content. For example, viewing a music video could cost FIM 5 for every 15 minutes. On the other hand, the invention permits the transaction-based charging of even large sums. For example, it would be completely impossible to charge for concert tickets (about FIM 250/ticket) using charging pulses, but it would be very easy using the method according to the invention. Besides payment being flexible, the charging method according to the invention is very easy and simple for the user. Eliminates the problems arising in credit-card payments, because in this method the mobile operator guarantees, to the user, that the charges are correct and, to the **service provider**, that the payments will certainly be made.

DESCRIPTION OF DRAWING(S) - The diagram shows a registered **customer** ordering an Internet **service** subject to a charge, and the sending and processing of the charging authorization form

billing system (3)

WAP gateway (4)

pp; 26 DwgNo 2/2

Title Terms: CHARGE; METHOD; CONTENT; **SERVICE** ; SUBJECT; CHARGE; **CUSTOMER** ; CHARGE; AUTHORISE; **SERVICE** ; AID; TERMINAL; MOBILE; STATION

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; H04L-000/00; H04L-012/14

International Patent Class (Additional): G06F-001/00

File Segment: EPI

**10/5/9 (Item 9 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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013923548 \*\*Image available\*\*

WPI Acc No: 2001-407761/200143

XPX Acc No: N01-301715

**User authentication method in computer network, by comparing first password submitted by client user and second password extracted from data contained in unique graphic submitted by client user**

Patent Assignee: CREDITGUARD LTD (CRED-N); TEFAYE J E (TEFA-I)

Inventor: TEFAYE J E

Number of Countries: 095 Number of Patents: 003

Patent Family:

| Patent No    | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|--------------|------|----------|---------------|------|----------|----------|
| WO 200113243 | A1   | 20010222 | WO 2000AU972  | A    | 20000811 | 200143 B |
| AU 200068097 | A    | 20010313 | AU 200068097  | A    | 20000814 | 200143   |
| EP 1214658   | A1   | 20020619 | EP 2000955955 | A    | 20000811 | 200240   |
|              |      |          | WO 2000AU972  | A    | 20000811 |          |

Priority Applications (No Type Date): AU 992347 A 19990823; AU 992184 A 19990813

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200113243 A1 E 33 G06F-012/14

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200068097 A G06F-012/14 Based on patent WO 200113243

EP 1214658 A1 E G06F-012/14 Based on patent WO 200113243

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200113243 A1

NOVELTY - The method involves permitting a **client** user to **request** a **service** from a **service provider** accessible from the computer network, and requiring the **client** user to submit at **least** one first password to the **service provider**. The **client** user is required to submit at **least** one unique graphic including embedded second password data to the **service provider**.

DETAILED DESCRIPTION - A second password is extracted from the second password data contained within the unique graphic. The first and second passwords are compared to determine if a pre-defined relationship exists between the passwords. If the pre-defined relationship exists, the **client** user is granted authentic registered user status and access to the **service** is provided. An INDEPENDENT CLAIM is also included for a user authentication system.

USE - For authenticating registered user of **service**, such as credit card **service**, over computer network, such as Internet. Also for granting access to particular files in organization's LAN.

ADVANTAGE - Allows web vendors to check if person making purchase is an actual credit card holder. Provides added security since UGI graphic and password are not sent in same electronic mail.

DESCRIPTION OF DRAWING(S) - The figure is a schematic illustration of steps which are involved in authenticating credit card purchase from credit card authentication **service**.

pp; 33 DwgNo 4/7

Title Terms: USER; AUTHENTICITY; METHOD; COMPUTER; NETWORK; COMPARE; FIRST; PASSWORD; SUBMIT; **CLIENT**; USER; SECOND; PASSWORD; EXTRACT; DATA; CONTAIN; UNIQUE; GRAPHIC; SUBMIT; **CLIENT**; USER

Derwent Class: T01; W01

International Patent Class (Main): G06F-012/14

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

**10/5/10 (Item 10 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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013911956 \*\*Image available\*\*

WPI Acc No: 2001-396169/200142

XRPX Acc No: N01-291771

**Distribution of advertisements to consumers has advertisement information is stored on service provider computer for each one of number of advertisements**

Patent Assignee: ACCELERATION SOFTWARE INT CORP (ACCE-N)

Inventor: BALLARD C L

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| US 6182050 | B1   | 20010130 | US 9886233  | A    | 19980528 | 200142 B |

Priority Applications (No Type Date): US 9886233 A 19980528

Patent Details:

| Patent No  | Kind | Lan Pg | Main IPC    | Filing Notes |
|------------|------|--------|-------------|--------------|
| US 6182050 | B1   | 14     | G06F-017/60 |              |

Abstract (Basic): US 6182050 B1

NOVELTY - The advertisement information (54) is stored on a

**service provider** computer (52) for a number of advertisements (56); data pertaining to an end user on an end user computer (14) is stored; given advertisement information is processed using at least a portion of the end user information; display of the given advertisement is scheduled at the end users computer using playback; and advertising information is stored.

DETAILED DESCRIPTION - The **service providers** computer includes processing the **request** sent by the end user computer to identify an advertisement to send to the end user based upon the at **least** a portion of the end user data included in the **request**.

An INDEPENDENT CLAIM is also included for A system for distributing advertisements.

USE - For distributing advertisements for display on an end user computer.

ADVANTAGE - An advertiser is able to reach **consumers** who fit desired demographic or affinity parameters while a **consumers** privacy is retained.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of an advertisement distribution system.

End user computer (14)

**Service provider** computer (52)

Advertisement information (54)

Advertisements (56)

pp; 14 DwgNo 3/3

Title Terms: DISTRIBUTE; ADVERTISE; CONSUME; ADVERTISE; INFORMATION; STORAGE; **SERVICE** ; COMPUTER; ONE; NUMBER; ADVERTISE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/11 (Item 11 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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013897618 \*\*Image available\*\*

WPI Acc No: 2001-381831/200140

Related WPI Acc No: 2001-381823; 2001-381824; 2001-381825; 2001-381826;

2001-381827; 2001-381828; 2001-390085; 2001-390086; 2001-390117;

2001-464992; 2001-464993; 2001-464996; 2001-625273; 2002-017299;

2002-017300; 2002-017301; 2002-066204; 2002-113957; 2002-113958;

2002-139181; 2002-139182; 2002-154346; 2002-154347; 2002-507767;

2002-598483; 2003-677938; 2003-745190

XRPX Acc No: N01-279995

**System for distributing advertisements to clients for communications via communications network; sends audit data request such that receiving client transmits ad-related statistical data to advertisement distribution server**

Patent Assignee: QUALCOMM INC (QUAL-N); ANTONIO F P (ANTO-I); BECKLEY J D (BECK-I); BELK J K (BELK-I); BIRD A (BIRD-I); BOYD J D (BOYD-I); DORNER S (DORN-I); DUDZIAK M J (DUDZ-I); JACOBS P E (JACO-I); NOERENBERG J W (NOER-I); OGDON B P (OGDO-I); PURLIA J S (PURL-I); RHODES W J (RHOD-I); ROSS D J (ROSS-I)

Inventor: ANTONIO F P; BECKLEY J D; BELK J K; BIRD A; BOYD J D; DORNER S; DUDZIAK M J; JACOBS P E; NOERENBERG J W; OGDON B P; PURLIA J S; RHODES W J; ROSS D J

Number of Countries: 094 Number of Patents: 003

Patent Family:

| Patent No    | Kind | Date     | Applicat No    | Kind | Date     | Week     |
|--------------|------|----------|----------------|------|----------|----------|
| WO 200143029 | A2   | 20010614 | WO 2000US33374 | A    | 20001207 | 200140 B |

AU 200124285 A 20010618 AU 200124285 A 20001207 200161  
 US 20010047408 A1 20011129 US 99169622 P 19991208 200202  
 US 2000728651 A 20001201

Priority Applications (No Type Date): US 2000728651 A 20001201; US 99169622  
 P 19991208; US 2000209392 P 20000601; US 2000609123 A 20000630

## Patent Details:

| Patent No    | Kind | Lan | Pg  | Main IPC    | Filing Notes |
|--------------|------|-----|-----|-------------|--------------|
| WO 200143029 | A2   | E   | 140 | G06F-017/60 |              |

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
 CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
 KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
 RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200124285 A G06F-017/60 Based on patent WO 200143029

US 20010047408 A1 G06F-015/16 Provisional application US 99169622

Abstract (Basic): WO 200143029 A2

NOVELTY - Each of **clients** (100A-N) downloads advertisements from advertisement (ad) distribution server (303), and displays at **least** selected ones of the downloaded advertisements. The advertisement distribution server includes an auditing function that transmits a send audit data **request** to a subset of the **client** devices, at prescribed **client** audit intervals. The send audit data **request** includes a **request** that the receiving **client** transmits ad-related statistical data to the advertisement distribution server.

USE - In the field of an advertiser supported e-mail software for delivering advertisements to **client** computers having such advertiser-supported e-mail software installed on it.

ADVANTAGE - Provides a subsidized e-mail **client** which incorporates an automatic advertisement download function for automatically downloading advertisements to be displayed when the e-mail software is activated, for the purpose of subsidizing the full e-mail software product (e.g., to provide a 'Freeware' version of the e-mail software product to end-users), wherein the e-mail software is e-mail system-independent. Works in conjunction with virtually any e-mail **service provider** or e-mail system, including those **service** which comply with open standards.

DESCRIPTION OF DRAWING(S) - The drawing shows network configuration for sending adverts with e-mail to **clients** according to the present invention.

**clients** (100A-N)

PlayList server (302)

distribution server (303)

e-mail server (304)

pp; 140 DwgNo 1/23

Title Terms: SYSTEM; DISTRIBUTE; ADVERTISE; **CLIENT** ; COMMUNICATE;

COMMUNICATE; NETWORK; SEND; AUDIT; DATA; REQUEST; RECEIVE; **CLIENT** ;

TRANSMIT; RELATED; STATISTICAL; DATA; ADVERTISE; DISTRIBUTE; SERVE

Derwent Class: T01

International Patent Class (Main): G06F-015/16; **G06F-017/60**

International Patent Class (Additional): G06F-015/173

File Segment: EPI

10/5/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013630261 \*\*Image available\*\*

WPI Acc No: 2001-114469/200113

XRPX Acc No: N01-084158

**Household management system in which inventory of data relevant to household is stored electronically on e.g. web server disposed at household, and used for e.g. menu planning etc.**

Patent Assignee: INT COMPUTERS LTD (INCM )

Inventor: BOFFIN R J; TURNER E

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| GB 2352063 | A    | 20010117 | GB 9916170  | A    | 19990710 | 200113 B |

Priority Applications (No Type Date): GB 9916170 A 19990710

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

GB 2352063 A 12 G06F-017/60

Abstract (Basic): GB 2352063 A

NOVELTY - The household management system provides a **consumer** with the ability to build up a household inventory that can be updated directly by a retailer using a '**consumer** data interchange' protocol, and maintained using automated waste management technology.

DETAILED DESCRIPTION - The household management system includes a computer for storing data relevant to the household, including the details of goods purchased from a retailer and or provided by a **service provider**. Peripheral equipment is connected to the computer such that members of the household are able to perform data input, data deletion or **request** information. At **least** some of the data for electronic storage is supplied by the retailer/ **service provider** in a form, which facilitates input. The computer equipment is a Web server connectable to the retailer/ **service provider** via an Internet connection. The system may include a barcode scanner connected to the computer, such that the retailer/ **service provider** provides data in the form of a document containing barcodes. INDEPENDENT CLAIMS are included for; a method of managing a household.

USE - Household management system for organisation of **tasks** involved in running household, by storing an inventory of data relevant to household e.g. information regarding goods purchased, **services** employed, household events e.g. birthdays etc., for use in e.g. re-ordering goods periodically and automatically, menu planning, organising car maintenance etc.

ADVANTAGE - Enables simplification and organisation of **tasks** involved in running a household including tracking of food etc.

DESCRIPTION OF DRAWING(S) - The drawing shows a home management system.

Retail/ **service provider** (2,3)

Internet (4)

Web server (5)

Firewall (7)

Web TV (6)

Intelligent fridge (8)

pp; 12 DwgNo 1/1

Title Terms: HOUSEHOLD; MANAGEMENT; SYSTEM; INVENTORY; DATA; RELEVANT;

HOUSEHOLD; STORAGE; ELECTRONIC; WEB; SERVE; DISPOSABLE; HOUSEHOLD; MENU; PLAN

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/13 (Item 13 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
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011600981 \*\*Image available\*\*

WPI Acc No: 1998-018109/199802

XRPX Acc No: N98-013815

**Global communications network for financial services - provides integrated facility that takes business level request at high level, from variety of vehicles and decomposes to smaller data level requests that are understandable by variety of service providers**

Patent Assignee: CITIBANK NA (CITI-N); ARON P (ARON-I); ATAIE F (ATAI-I); BAMBERGER F (BAMB-I); DEMETER D A (DEME-I); MCGLYNN J (MCGL-I); MUSALO F (MUSA-I); PAUL M (PAUL-I); POPLIZIO J (POPL-I); RICO L U (RICO-I); SCHEIN A A (SCHE-I); TSIEN M (TSIE-I); YORKE M (YORK-I)

Inventor: ARON P; ATAIE F; BAMBERGER F; DEMETER D A; MCGLYNN J; MUSALO F; PAUL M; POPLIZIO J; RICO L; SCHEIN A A; TSIEN M; YORKE M; POLIZIO J; RICCO L; POPLIZO J; RICO L U

Number of Countries: 076 Number of Patents: 012

Patent Family:

| Patent No      | Kind | Date     | Applicat No   | Kind | Date     | Week     |
|----------------|------|----------|---------------|------|----------|----------|
| WO 9743893     | A1   | 19971127 | WO 97US8413   | A    | 19970523 | 199802 B |
| AU 9730708     | A    | 19971209 | AU 9730708    | A    | 19970523 | 199824   |
| BR 9709338     | A    | 19990810 | BR 979338     | A    | 19970523 | 199953   |
|                |      |          | WO 97US8413   | A    | 19970523 |          |
| AU 713316      | B    | 19991125 | AU 9730708    | A    | 19970523 | 200006   |
| EP 979459      | A1   | 20000216 | EP 97925626   | A    | 19970523 | 200014   |
|                |      |          | WO 97US8413   | A    | 19970523 |          |
| HU 9902821     | A2   | 20000128 | WO 97US8413   | A    | 19970523 | 200015   |
|                |      |          | HU 992821     | A    | 19970523 |          |
| MX 9809718     | A1   | 19990701 | MX 989718     | A    | 19981119 | 200061   |
| KR 2000015870  | A    | 20000315 | WO 97US8413   | A    | 19970523 | 200104   |
|                |      |          | KR 98709420   | A    | 19981121 |          |
| JP 2001502079  | W    | 20010213 | JP 97542609   | A    | 19970523 | 200112   |
|                |      |          | WO 97US8413   | A    | 19970523 |          |
| US 6226623     | B1   | 20010501 | US 9618195    | P    | 19960523 | 200126   |
|                |      |          | WO 97US8413   | A    | 19970523 |          |
|                |      |          | US 9877458    | A    | 19980529 |          |
| US 20010018674 | A1   | 20010830 | US 9618195    | P    | 19960523 | 200151   |
|                |      |          | WO 97US8413   | A    | 19970523 |          |
|                |      |          | US 9877458    | A    | 19980529 |          |
|                |      |          | US 2000737754 | A    | 20001218 |          |
| MX 218484      | B    | 20040107 | WO 97US8413   | A    | 19970523 | 200472   |
|                |      |          | MX 989718     | A    | 19981119 |          |

Priority Applications (No Type Date): US 9618195 P 19960523; US 9877458 A 19980529; US 2000737754 A 20001218

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9743893 A1 E 81 G06F-015/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9730708 A G06F-013/00 Based on patent WO 9743893

BR 9709338 A G06F-015/00 Based on patent WO 9743893

AU 713316 B G06F-013/00 Previous Publ. patent AU 9730708

Based on patent WO 9743893

EP 979459 A1 E G06F-015/00 Based on patent WO 9743893

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI  
 LT LU LV MC NL PT RO SE SI  
 HU 9902821 A2 G06F-015/00 Based on patent WO 9743893  
 MX 9809718 A1 G06F-015/00  
 KR 2000015870 A G06F-015/00 Based on patent WO 9743893  
 JP 2001502079 W 61 G06F-019/00 Based on patent WO 9743893  
 US 6226623 B1 G06F-017/60 Provisional application US 9618195  
 Based on patent WO 9743893  
 US 20010018674 A1 G06F-017/60 Provisional application US 9618195  
 Cont of application WO 97US8413  
 Cont of application US 9877458  
 Cont of patent US 6226623  
 MX 218484 B G06F-015/00 Based on patent WO 9743893

Abstract (Basic): WO 9743893 A

The network includes several local **area** networks, and several distribution points for allowing access to the global communications network. Several **service providers** (16) provide information in response to data level commands.

An integration facility decomposes high level business language requests into data level commands that are understandable by the **service providers** to allow end users located at distribution points to relay information to and receive information from the network.

USE - Relates to system and process allowing **customers** to access full range of global financial **services** using variety of access points.

Dwg.1/13

Title Terms: GLOBE; COMMUNICATE; NETWORK; FINANCIAL; **SERVICE** ; INTEGRATE; FACILITY; BUSINESS; LEVEL; **REQUEST** ; HIGH; LEVEL; VARIETY; VEHICLE; DECOMPOSE; **SMALLER** ; DATA; LEVEL; **REQUEST** ; VARIETY; **SERVICE**  
 Derwent Class: T01  
 International Patent Class (Main): G06F-013/00; G06F-015/00; **G06F-017/60** ; G06F-019/00  
 International Patent Class (Additional): G06F-001/1760; H04L-012/66  
 File Segment: EPI

10/5/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011223792 \*\*Image available\*\*

WPI Acc No: 1997-201717/199718

XRPX Acc No: N97-166786

**Resource scheduling method for customer service provider - involves establishing schedule for requests by obtaining time and resource information to allocate actual time interval using combinatorial optimisation model**

Patent Assignee: US WEST TECHNOLOGIES INC (USWT-N)

Inventor: BABAYEV D A; BERGER R M; DEAN V C; HANSEN R L; PARRISH S H

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No  | Kind | Date     | Applicat No | Kind | Date     | Week     |
|------------|------|----------|-------------|------|----------|----------|
| US 5615121 | A    | 19970325 | US 95381657 | A    | 19950131 | 199718 B |

Priority Applications (No Type Date): US 95381657 A 19950131

Patent Details:

| Patent No  | Kind | Lan Pg | Main IPC    | Filing Notes |
|------------|------|--------|-------------|--------------|
| US 5615121 | A    | 18     | G06F-019/00 |              |



Abstract (Basic): US 5615121 A

The resource scheduling method involves receiving numerous **requests** for **services** requiring at **least** some resources (10). The number of **requests** includes a first **request** and a second **request**. A schedule is established for the **requests**, comprising the step of performing the following steps for at **least** one of the first and second **request**. Information is obtained related to the **request**, including (a) a preferred time interval (18) for performing a **task** related to the **request** to provide a **service** and (b) an estimate related to an amount of the resources for performing the **task** related to the **request** (14).

An actual time interval is determined within which to allocate the estimated amount of resources (22). The actual time interval is determined using the preferred time interval as input for solving a combinatorial optimization model. A message is output immediately after receiving the request indicating a time interval determined in the previous step where the message is output (30). Finally, the actual time interval for the request is retained as part of the schedule, the actual time interval providing scheduling flexibility in that the **task** associated with the request may be commenced at more than one time within the actual time interval and yet still be completed within it.

ADVANTAGE - **Service** time intervals overlap **customer** preferred **service** times. **Service** times can be used to efficiently schedule **service providers**.

Dwg.1/3

Title Terms: RESOURCE; SCHEDULE; METHOD; **CUSTOMER**; **SERVICE**; ESTABLISH; SCHEDULE; REQUEST; OBTAIN; TIME; RESOURCE; INFORMATION; ALLOCATE; ACTUAL; TIME; INTERVAL; COMBINATION; OPTIMUM; MODEL

Derwent Class: T01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

10/5/15 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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08425394 \*\*Image available\*\*  
OPERATION AGENT SYSTEM FOR HOMEPAGE

PUB. NO.: 2005-173654 [JP 2005173654 A]  
PUBLISHED: June 30, 2005 (20050630)  
INVENTOR(s): KUSUHARA MAMI  
APPLICANT(s): MEIN STAGE KK  
APPL. NO.: 2003-408269 [JP 2003408269]  
FILED: December 05, 2003 (20031205)  
INTL CLASS: **G06F-017/60**

#### ABSTRACT

**PROBLEM TO BE SOLVED:** To structure an information exchange system for business that enables a **small**-scale store or **service provider** for which a **small** number of employees **work** to put an original attractive homepage over the Internet, and can speedily answer order form from a **customer**.

**SOLUTION:** An agent server machine 10, which operates a homepage over the Internet at a **request** from a **client** is provided, and the operating

institution 11 of the agent server machine places the homepage created individually at the **request** from the **client** in a public usable state and also extracts and reports fact data to be reported to the **client** in electronic mail sent to the homepage to the **client** via a communication means by telephone or facsimile. Preferably, a constitution screen of the latest homepage is printed (P) in colors and is provided to the **client**. Accordingly, sudden inquiries by telephone can be handled.

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**10/5/16 (Item 2 from file: 347)**

DIALOG(R)File 347:JAPIO

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08242694 \*\*Image available\*\*

JOINT OPERATION INTERMEDIATING SYSTEM AND METHOD FOR INVESTMENT APARTMENT

PUB. NO.: 2004-355454 [JP 2004355454 A]  
PUBLISHED: December 16, 2004 (20041216)  
INVENTOR(s): SOMA YASUHIRO  
APPLICANT(s): SOMA YASUHIRO  
APPL. NO.: 2003-154065 [JP 2003154065]  
FILED: May 30, 2003 (20030530)  
INTL CLASS: **G06F-017/60**

#### ABSTRACT

**PROBLEM** TO BE SOLVED: To provide an intermediating system and a method capable of supplying information regarding a property outline with a reduced initial investment amount of money to a variety of **customers** using the Internet and making apartment operation more familiar.

**SOLUTION:** By introducing a joint operation system for an apartment, a variety of the **customers** are allowed to perform the operation by reducing an initial investment. Architectural plans of a plurality of architecture **builders** are made into a database and the database is managed by a central management center. The property outlines and investment yield information are supplied via the Internet, and coproprieters are recruited. An ownership section of every property is divided into as **small** portions as possible and jointly operated by the plurality of **customers** with the initial investment reduced to the minimum. The **customer** selects a property purchased from Internet information and places a **request**. On the basis of this information, the central management center coordinates every property and mediates the architecture **builders**. The **customer** can easily invest since the initial investment amount of money is **small**, and the **customer** is not loaded with a large interest cost. The collection of funds is based on a ten-year investment plan, and after that, all the collections are regarded as incomes, and thus it plays as an auxiliary pension. Accordingly, problems that, (1) the number of commodities securely expectable in investment effect due to a sharp drop in economy, and (2) partly restricted **customers** invest only by the limited information due to too much initial investment amount, while a certain level of an investment effect for the apartment operation can be expected, can be solved.

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**10/5/17 (Item 3 from file: 347)**

DIALOG(R)File 347:JAPIO

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07909206     \*\*Image available\*\*  
ELECTRONIC COMMERCE SYSTEM

PUB. NO.:        2004-021965 [JP 2004021965 A]  
PUBLISHED:      January 22, 2004 (20040122)  
INVENTOR(s):    INAGAKI TAKESHI  
APPLICANT(s):   INAGAKI TAKESHI  
APPL. NO.:      2002-211790 [JP 2002211790]  
FILED:          June 17, 2002 (20020617)  
INTL CLASS:     **G06F-017/60**

#### ABSTRACT

**PROBLEM** TO BE SOLVED: To provide an electronic commerce system capable of reducing overall costs by offsetting a construction undertaking cost to a designated worker in regard to a construction **request** or the like from a **client** regarding electric commerce wherein a **contractor** undertakes a construction contract agreement from the **client**, but designates not a third party but the **client** as the worker for conducting a constructing portion.

**SOLUTION:** The electronic commerce system carries out electronic commerce on online communication. It has a first portion information sending means for sending a first **request** content from a **client** terminal by the **client**, a first information receiving means for receiving the first **request** content sent from the first portion information sending means for carrying out a process regarding the electronic commerce by the **contractor**, a second portion information sending means for sending a second **request** content of a portion that is at **least** the actual **work** in the process regarding the electronic commerce by the **contractor**, and a second information receiving means for receiving the second **request** content sent from the second information sending means in possession of the **contractor** for the **client** to undertake the actual **work** from **contractor**.

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**10/5/18        (Item 4 from file: 347)**  
DIALOG(R)File 347:JAPIO  
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07684261     \*\*Image available\*\*  
IMAGE **SERVICE** PROVIDING METHOD AND SYSTEM ALLOWING **CUSTOMER** TO ORDER  
IMAGE PRODUCT OVER COMMUNICATION NETWORK FROM A PLURALITY OF DIFFERENT  
PROVIDERS

PUB. NO.:        2003-178134 [JP 2003178134 A]  
PUBLISHED:      June 27, 2003 (20030627)  
INVENTOR(s):    CHAUVIN LOU  
                 BUSSEY HOWARD E  
                 GERSKOVICH PHILIP  
                 COOK MARK S  
                 DOBBS CHRISTOPHER M  
                 MCINTYRE DALE F  
                 BERARDUCCI THOMAS N  
APPLICANT(s):   EASTMAN KODAK CO  
APPL. NO.:      2002-242135 [JP 2002242135]  
FILED:          August 22, 2002 (20020822)  
PRIORITY:       01 939369 [US 2001939369], US (United States of America),

August 24, 2001 (20010824)  
01 944549 [US 2001944549], US (United States of America),  
August 31, 2001 (20010831)

INTL CLASS: **G06F-017/60**

#### ABSTRACT

**PROBLEM TO BE SOLVED:** To provide a system, method, and software program for linking the user/requester to a **service** provider selected from a plurality of different **service providers**.

**SOLUTION:** The system includes the providing of a **services** directory which includes entries for a plurality of **services**, each **service** associated with at **least** one of the plurality of different **service providers**. The user selects evaluation criterion for selection of a **service provider**, and the system, based on the criterion, automatically provides a requester with a list of one or more of the plurality of different **service providers**. The requester then selects one of the plurality of different **service providers** from the list. The user then submits a **request** for a desired **service** to the selected **service provider** and the provider provide the desired **service**.

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10/5/19 (Item 5 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07536705 \*\*Image available\*\*  
**SERVICE** GUIDING SYSTEM AND METHOD THEREFOR

PUB. NO.: 2003-030540 [JP 2003030540 A]  
PUBLISHED: January 31, 2003 (20030131)  
INVENTOR(s): KAWACHIKA MITSURU  
AOKI KUNINORI  
YOSHIURA YOICHI  
APPLICANT(s): SOCUEUS CO LTD  
APPL. NO.: 2001-246827 [JP 2001246827]  
FILED: July 11, 2001 (20010711)  
INTL CLASS: **G06F-017/60** ; G06F-017/30

#### ABSTRACT

**PROBLEM TO BE SOLVED:** To provide a **service** guiding system and method for allowing a **service provider** side to recommend on a **request** from a **customer** who wants to receive any **service**, and to reply to the **request** of the **customer**.

**SOLUTION:** This **service** guiding system is provided with a **request** accepting means for receiving basic information and **request** information, a **service provider** notifying means for notifying a **service provider** of the reception of new **request** information, a **request** reading means for receiving a **request** reading **request** for reading the **request** information, and for transmitting the **request** information and the whole part or a part of the replies of the other **service providers** to the **request** information, and a replying means for receiving the reply to the **request** transmitted to the **service provider** terminal from the **service provider** terminal, and for opening the received reply to at

**least** the other **service provider** , and for transmitting the whole part or a part of the replies to the **request** information to the **customer** terminal after the arrival of a replay period preliminarily decided by the **customer** in the **request** information.

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**10/5/20 (Item 6 from file: 347)**  
DIALOG(R)File 347:JAPIO  
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07428937 \*\*Image available\*\*  
CONTENT SECURITY METHOD

PUB. NO.: 2002-297447 [JP 2002297447 A]  
PUBLISHED: October 11, 2002 (20021011)  
INVENTOR(s): SAITO ICHIRO  
SAWANOI AKIHIRO  
EMOTO HIDEAKI  
APPLICANT(s): MITSUBISHI HEAVY IND LTD  
APPL. NO.: 2001-097276 [JP 200197276]  
FILED: March 29, 2001 (20010329)  
INTL CLASS: G06F-012/14; G06F-012/00; G06F-015/00; G06F-017/30;  
**G06F-017/60**

#### ABSTRACT

**PROBLEM** TO BE SOLVED: To provide a content security method that can ensure reliable security while effectively using an ASP(application **service provider** ) site.

**SOLUTION:** Each of two or more pieces of file data generated by dividing a piece of data is stored in at **least** two of two or more ASP sites. A database (14) has storage information indicating two or more storage ASP sites (11, 12, 13) in which each of two or more piece of the file data is stored. A content providing server (1), according to **request** information (31) from a **client** terminal (2), gets access to an information database (14) to search for the storage information, reads out, depending on the storage information retrieved, two or more piece of the file data from each of two or more storage ASP sites (11, 12, 13), restores a piece of the data, and transmits a piece of the data restored to an output terminal that has been designated previously.

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**10/5/21 (Item 7 from file: 347)**  
DIALOG(R)File 347:JAPIO  
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07376777 \*\*Image available\*\*  
ELECTRONIC TRANSACTION RESERVATION MANAGING METHOD AND SYSTEM THEREOF

PUB. NO.: 2002-245277 [JP 2002245277 A]  
PUBLISHED: August 30, 2002 (20020830)  
INVENTOR(s): NAGATA MASAKATSU  
TOMONAGA HIROSHI  
MATSUOKA NAOKI  
KAWARAI KENICHI

APPLICANT(s): FUJITSU LTD  
APPL. NO.: 2001-037596 [JP 200137596]  
FILED: February 14, 2001 (20010214)  
INTL CLASS: G06F-017/60

## ABSTRACT

**PROBLEM TO BE SOLVED:** To provide an electronic transaction reservation managing method and a system for estimating arrival times at a transaction **location**, even in a state where at **least** one of **service** users (a **customer**) and a **service provider** (a store) is in the middle of traveling, and to carry out a transaction time reservation without complex procedures.

**SOLUTION:** A mediator holds a provided **service** contents list of the **service provider** for mediating a **service request** from the **service** user, collects position information of the **service** user and the **service provider**, and holds positional relationship of both of the **service** user and the **service provider**. With regard to the **service request** sent from the **service** user to the **service provider** through the mediator, the mediator calculates the time when the **service** user and the **service provider** will contact each other, to enable transaction from the position information and the contact **location** information of the **service** user and the **service provider**.

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10/5/22 (Item 8 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07173506 \*\*Image available\*\*  
ORDERING AND ORDER RECEPTION SYSTEM AND METHOD FOR CATERING COMMODITY

PUB. NO.: 2002-041893 [JP 2002041893 A]  
PUBLISHED: February 08, 2002 (20020208)  
INVENTOR(s): FUKUDA YASUHIRO  
NAKAJIMA MASAHIRO  
IKEDA RYUJI  
APPLICANT(s): TOPPAN FORMS CO LTD  
APPL. NO.: 2000-232373 [JP 2000232373]  
FILED: July 31, 2000 (20000731)  
INTL CLASS: G06F-017/60

## ABSTRACT

**PROBLEM TO BE SOLVED:** To allow a **service provider** to promote sales and simplify paperwork, and to allow a **customer** to improve convenience and simplify the charge processing, etc., in a catering commodity ordering and order reception system and method where the employees of prescribed number of **customer** corporations order the catering commodities which are handled by prescribed number of business bodies and receive delivery of these commodities.

**SOLUTION:** In this catering commodity ordering/order reception system 11, a commodity screen file production means 26 extracts the commodity data handled by prescribed number of business bodies from a DB 24 in response to the commodity purchase **requests** given from **customer** terminals 13 (15) via a network 12. Then the means 26 produces an image file and displays it

to **customers** for his/her selection of commodities. An order file editing/production means 27 produces the business body order files where the order commodities are collected at **least** for every business body when the order commodity data are inputted from the **customers**. Then the means 27 displays the order files in response to the reading **requests** given from the business body terminals 16.

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**10/5/23 (Item 9 from file: 347)**

DIALOG(R)File 347:JAPIO

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07139471 \*\*Image available\*\*

SYSTEM FOR PROVIDING INFORMATION ON BARGAIN RATE, METHOD THEREOF, SERVER TERMINAL, AND COMPUTER READABLE RECORDING MEDIUM

PUB. NO.: 2002-007843 [JP 2002007843 A]  
PUBLISHED: January 11, 2002 (20020111)  
INVENTOR(s): NAITO SHINOBU  
APPLICANT(s): NEC CORP  
APPL. NO.: 2000-189266 [JP 2000189266]  
FILED: June 23, 2000 (20000623)  
INTL CLASS: **G06F-017/60**

#### ABSTRACT

**PROBLEM** TO BE SOLVED: To provide the name of a shop which provides a commodity desired by a user at a lowest price and the commodity price thereof to the user.

**SOLUTION:** An information collector transmits the commodity price of a sales agent collected from insert leaflets of newspapers to a server terminal 30 of a **service provider** from a terminal 20 via a network 100, and registers it in a commodity price database 40. Users register the sales agents for their regular shopping in a **customer** information database 50 of the server terminal 30. When the user transmits the **request** for the information on the lower price of the designated commodity from a terminal 10 to the server terminal 30 via the network 100, the server terminal 30 retrieves the information on the lower commodity price including at **least** the sales agent for selling the commodity at a lowest price and the commodity price among the sales agents registered in the **customer** information database 50 as the sales agent which sells the commodity designated by the **request** and is regularly visited by the user out of the commodity price database 40, and transmits the retrieved result to the user terminal 10.

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**10/5/24 (Item 10 from file: 347)**

DIALOG(R)File 347:JAPIO

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06999555 \*\*Image available\*\*

TRANSFER METHOD OF BUILDING CONSTRUCTION INFORMATION AND ITS SYSTEM

PUB. NO.: 2001-227162 [JP 2001227162 A]  
PUBLISHED: August 24, 2001 (20010824)

INVENTOR(s): TSUDA TSUNESHI  
APPLICANT(s): SKYBEANS KK  
APPL. NO.: 2000-037440 [JP 200037440]  
FILED: February 16, 2000 (20000216)  
INTL CLASS: E04G-021/00; G06F-013/00; **G06F-017/60**

## ABSTRACT

**PROBLEM** TO BE SOLVED: To provide a transfer method of building construction information and its system transferring photographic data showing the progress of a building between an **owner** and a building firm contracting for the building **work** of the **owner** on-line and, at the same time, recording and keeping the photographic data together with other relevant information in recording media such as CRRM or the like.

SOLUTION: A plurality of photographs taken with the progress of the construction as a photographic information are kept, a home page opening on the network is prepared, the photographic information is published on the home page, an identification code(ID) accessible to the photographic information by the **owner** is provided to the **owner**, the photographic information is transferred to the **owner** on the home page according to the **owner**'s **request**, at **least** one building information selected from the group consisting of an architectural drawing, a building specification, a list of related **contractors** engaged in the construction and the main point of maintenance and the photographic information are kept in the recording media such as CDROM, and the recording media is distributed to the **owner**.

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| Set | Items   | Description  |
|-----|---------|--|
| S1  | 186144  | CONSUMER? OR CUSTOMER? OR OWNER? ? OR HOMEOWNER? OR CLIENT?  |
| S2  | 50687   | SERVICE() PROVIDER? OR REPAIRM?N OR HANDYM?N OR CONTRACTOR?<br>OR PLUMBER? ? OR ELECTRICIAN? OR ROOFER? ? OR BUILDER? ? OR C-<br>LEARING() (SERVICE OR WOM?N OR LADY OR LADIES) OR EXTERMINATOR? |
| S3  | 1135096 | SERVICE? ? OR TASK? ? OR WORK OR LOCATION OR AREA OR ZIP   |
| S4  | 1724180 | LEAST OR LESS OR LESSER OR FEW OR FEWER OR FEWEST OR SMALL?  |
| S5  | 2005953 | LEAD OR LEADS OR REQUEST? ? OR REFERRAL? OR (WORK OR JOB) (-<br>) ORDER? ? OR RECOMMENDATION?  |
| S6  | 1287566 | MATCH??? OR (PUT OR BRING) () TOGETHER OR SELECT??? OR FILTE-<br>R??? OR SCREEN???   |
| S7  | 13618   | S1(S) S2   |
| S8  | 35402   | S4(5N) S5  |
| S9  | 304862  | S6(S) S3   |
| S10 | 108     | S7(S) S8   |
| S11 | 55      | S10(S) S9  |
| S12 | 20      | S11 AND IC=G06F-017/60   |

File 348:EUROPEAN PATENTS 1978-2006/ 200612  
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060323,UT=20060316  
(c) 2006 WIPO/Univentio

12/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01869029

**Systems and methods for secure transaction management and electronic rights protection**

**Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz**

**Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques**

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PATENT (CC, No, Kind, Date): EP 1515216 A2 050316 (Basic)  
EP 1515216 A3 050323

APPLICATION (CC, No, Date): EP 2004078194 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; **G06F-017/60**

ABSTRACT WORD COUNT: 144

NOTE:

Figure number on first page: 75C

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200511 | 276        |
| SPEC A                             | (English) | 200511 | 167210     |
| Total word count - document A      |           |        | 167486     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 167486     |

...INTERNATIONAL PATENT CLASS (V7): **G06F-017/60**

...SPECIFICATION line services has also enabled the individual personal computer user to participate as a content **provider** . It is estimated that the worldwide market for electronic information in 1992 was approximately \$40 billion and is expected to grow to \$200 billion by 1997, according to Microsoft Corporation. The present invention can materially enhance the revenue of content providers, lower the distribution costs and the costs for content, better support advertising and usage information gathering, and better satisfy the needs of electronic information users. These improvements can lead to a significant increase in the amount and variety of electronic information and the methods by which such information is distributed.

The inability of conventional products to be shaped to the needs of electronic information providers and users is sharply in contrast to the present invention. Despite the attention devoted by a cross-section of

America's largest telecommunications, computer, entertainment and information provider companies to some of the problems addressed by the present invention, only the present invention provides commercially secure, effective solutions for configurable, general purpose electronic commerce transaction/distribution control systems.

#### Controlling Electronic Content

The present invention provides a new kind of "virtual distribution environment" (called "VDE" in this document) that secures, administers, and audits electronic information use. VDE also features fundamentally important capabilities for managing content that travels "across" the "information highway." These capabilities comprise a rights protection solution that serves all electronic community members. These members include content creators and distributors, financial service providers, end-users, and others. VDE is the first general purpose, configurable, transaction control/rights protection solution for users of computers, other electronic appliances, networks, and the information highway.

A fundamental problem for electronic content providers is extending their ability to control the use of proprietary information. Content providers often need to limit use to authorized activities and amounts. Participants in a business model involving, for example, provision of movies and advertising on optical discs may include actors, directors, script and other writers, musicians, studios, publishers, distributors, retailers, advertisers, credit card services, and content end-users. These participants need the ability to embody their range of agreements and requirements, including use limitations, into an "extended" agreement comprising an overall electronic business model. This extended agreement is represented by electronic content information that can automatically enforce agreed upon rights and obligations. Under VDE, such an extended agreement may comprise an electronic contract involving all business model participants. Such an agreement may alternatively, or in addition, be made up of electronic agreements between subsets of the business model participants. Through the use of VDE, electronic commerce can function in the same way as traditional commerce (horizontal bar) that is commercial relationships regarding products and services can be shaped through the negotiation of one or more agreements between a variety of parties.

Commercial content providers are concerned with ensuring proper compensation for the use of their electronic information. Electronic digital information, for example a CD recording, can today be copied relatively easily and inexpensively. Similarly, unauthorized copying and use of software programs deprives rightful owners of billions of dollars in annual revenue according to the International Intellectual Property Alliance. Content providers and distributors have devised a number of limited function rights protection mechanisms to protect their rights. Authorization passwords and protocols, license servers, "lock/unlock" distribution methods, and non-electronic contractual limitations imposed on users of shrink-wrapped software are a few of the more prevalent content protection schemes. In a commercial context, these efforts are inefficient and limited solutions.

Providers of "electronic currency" have also created protections for their type of content. These systems are not sufficiently adaptable, efficient, nor flexible enough to support the generalized use of electronic currency. Furthermore, they do not provide sophisticated auditing and control configuration capabilities. This means that current electronic currency tools lack the sophistication needed for many real-world financial business models. VDE provides means for anonymous currency and for "conditionally" anonymous currency, wherein currency related activities remain anonymous except under special circumstances.

#### VDE Control Capabilities

a "negotiation" between, the control requirements of, two or more parties and enacts terms and conditions of a resulting agreement. VDE ensures the rights of each party to an electronic agreement regarding a wide range of electronic activities related to electronic information ...568 may request that the load module 1100 be loaded from secondary storage 562. This **request** may be in the form of an RPC call to secure database manager 566 to retrieve the load module and associated data structures, and a call to encrypt/decrypt manager 556 to decrypt the load module before storing it in memory allocated by memory manager 578.

In somewhat more detail the preferred embodiment executes a load module 1100 by passing the load module execution manager 568 the name (e.g., VDE ID) of the desired load module 1100. LMEM 568 first searches the list of "in memory" and "built-in" load modules 572. If it cannot find the desired load module 1100 in the list, it requests a copy from the secure database 610 by issuing an RPC request that may be handled by ROS secure database manager 744 shown in Figure 12. Load module execution manager 568 may then request memory manager 578 to allocate a memory page to store the load module 1100. The load module execution manager 568 may copy the load module into that memory page, and queue the page for decryption and security checks by encrypt/decrypt manager 556 and key and tag manager 558. Once the page is decrypted and checked, the load module execution manager 568 checks the validation tag and inserts the load module into the list of paged in modules and returns the page address to the caller. The caller may then call the load module 1100 directly or allow the load module execution module 570 to make the call for it.

Figure 15a shows a detailed example of a possible format for a channel header 596 and a channel 594 containing channel detail records 594(1), 594(2), ... 594(N). Channel header 596 may include a channel ID field 597(1), a user ID field 597(2), an object ID field 597(3), a field containing a reference or other identification to a "right" (i.e., a collection of events supported by methods referenced in a PERC 808 and/or "user rights table" 464) 597(4), an event queue 597(5), and one or more fields 598 that cross-reference particular event codes with channel detail records ("CDRs"). Channel header 596 may also include a "jump" or reference table 599 that permits addressing of elements within an associated component assembly or assemblies 690. Each CDR 594(1), ... 594(N) corresponds to a specific event (event code) to which channel 594 may respond. In the preferred embodiment, these CDRs may include explicitly and/or by reference each method core 1000N (or fragment thereof), load module 1100 and data structure(s), (e.g., URT, UDE 1200 and/or MDE 1202) needed to process the corresponding event. In the preferred embodiment, one or more of the CDRs (e.g., 594(1)) may reference a control method and a URT 464 as a data structure.

Figure 15b shows an example of program control steps performed by SPE 503 to "open" a channel 594 in the preferred embodiment. In the preferred embodiment, a channel 594 provides event processing for a particular VDE object 300, a particular authorized user, and a particular "right" (i.e., type of event). These three parameters may be passed to SPE 503. Part of SPE kernel/dispatcher 552 executing within a "channel 0" constructed by low level services 582 during a "bootstrap" routine may respond initially to this "open channel" event by allocating an available channel supported by the processing resources of SPE 503 (block 1125). This "channel 0" "open channel" task may then issue a series of requests to secure database manager 566 to obtain the "blueprint" for constructing one or more component assemblies 690 to be associated with channel 594

12/3,K/2 (Item 1 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
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01212986 \*\*Image available\*\*

**SYSTEMS AND METHODS OF DISTRIBUTING CENTRALLY RECEIVED LEADS****SYSTEMES ET PROCEDES DE DISTRIBUTION DE PISTES SUR LES ACHETEURS POTENTIELS****RECUES DE FACON CENTRALISEE**

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## Patent and Priority Information (Country, Number, Date):

Patent: WO 200520032 A2-A3 20050303 (WO 0520032)  
Application: WO 2004US27627 20040823 (PCT/WO US04027627)  
Priority Application: US 2003497378 20030822; US 2004547356 20040223; US  
2004872648 20040621

## Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7399

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

## Detailed Description

... Five categories of information

are supported by ADF 1.0 include lead information, vehicle information,  
**customer** information, intermediary information and **service provider**  
information. Moreover, each category may include several tags for

subcategories of information. For example, vehicle information may include tags for year, make and model. **Customer** information may include tags for name and contact information. Other categories of sub-information will...

...quality control functions. Of course, other data formats are possible, and the universal data format **selected** to be supported by the exemplary lead management system need not be ADF 1 [0025...

...leads at lead manager 100, then operates to distribute those leads to appropriate dealers 114. **Matching** a lead to an appropriate dealer 114 may depend on geographic **location**, prior relationship, dealer need, or other determining factors. For example, if a lead refers to a potential **customer** who resides in a certain geographic **area** of the United States, lead manager 100 may limit the **selection** of dealers to whom that lead might be forwarded to those within a certain proximity of that geographic **location**. Also, if a **customer** has already established a relationship with a particular dealer, historical data about which may be stored in database 112, a lead regarding that **customer** may be forwarded to that particular dealer in order to build on the pre-existing ...

...lead to a dealer,

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within a set of appropriate dealers, who has received the **fewest leads** in recent history. Alternatively, dealers with historical data of successful lead throughput may be awarded...

...future leads, for business efficiency purposes. Of course, other variations, methods, and criteria for dealer **selection** are possible and will be recognized by those skilled in the art.

[0026] Once a dealer is selected as an intended recipient of an incoming lead, the type of lead management software operated by that dealer is identified. This may be done, for example, by identifying the particular brand or version of software that the dealer is running. Dealers may register with lead manager 100 to indicate the brand or type of software that they operate, so that the lead management system may be prepared to interface with that software.

Database 112 may store the registration information, so that lead manager 100 may associate a software type with a particular dealer upon a simple query.

After the particular brand or type of dealer software is identified, lead manager 100 identifies an intermediary 116 for that software type. An intermediary may be, but is not necessarily, the entity that manufactured the identified software type. Intermediaries may also include service providers who support the identified software type, or other third parties capable of interfacing with the dealer's software. As shown in FIG. 1, a single intermediary 116 can service lead management software for multiple dealers 114.

[0027] After identifying an intermediary, lead manager 100 forwards a received lead to the identified intermediary 116, along with instructions regarding which dealer the intermediary should deliver the lead to. The instructions may be, for example, a unique identifier assigned to the

dealer, which indicates to the intermediary the identity of the dealer to whom the lead is to be forwarded. The intermediary, in accordance with these instructions, whatever form the instructions may comprise, forwards the lead to the identified dealer, who can then utilize the lead to generate business and initiate a sale.

Leads may be transmitted between lead manager 1 00 and intermediary 1 1 6 via an e-mail in an ASCII format, Web Service, HTTP POST, or may conform to another data format selected for ease of transmission and subsequent data access and processing. These formats are explained in further detail below.

Other appropriate universal data formats for lead data will be recognized by

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those skilled in the art, and should be selected to conform with requirements of both lead manager 100 and data receiving functions of the dealers' lead management software applications. Also, the lead data may be formatted so as to be content rich. For example, incoming leads from external sources may be content rich, providing detailed information about a potential buyer beyond basic name and address information, extending to details regarding whether the customer is pre-approved for loans, additional accessories the customer is interested in, and the like. By selecting an appropriate transmission format, the detailed information may be preserved, such that the content rich lead is forwarded to the dealer without a significant loss of useful information.

[0028] As described above, an appropriate transmission format from the lead manager to an intermediary may comprise, for example, an ADFcompliant XML structure. As explained above, the ADF format is an open XMLbased standard for the interchange of lead information via e-mail. Several data fields may be established and populated upon arrival of an incoming lead, to prepare the lead for distribution to a dealer. For example, a "From:" field may contain an e-mail address for a registered lead source. The email address may be registered with the lead manager component and marked within the exemplary lead management system as an active lead provider. A "To:" field may include an e-mail address associated with the lead manager component of the lead management system. A "Subject:" field may contain the actual lead data, in an ADF XML plain text format. An example of a lead structured according to the exemplary ADF structure is illustrated below.

To: anewlead@MyLeadManager.com  
From: externalsource@leadprovider.com  
Subject.

```
<?xml version="1.0" encoding = "uff-8"?>
<soap:Envelope
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
<soap:Body>
<NewLead smlns='http://tempura.orgP5
<LeadProviderID>string</LeadProviderID>
<LeadID>string</LeadID>
<retURL>string</retURL>
<adfData>string</adfData>
```

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after a dealer has received a lead, the lead manager component of an exemplary lead management system receives lead throughput data. The data may come directly from the dealer, or via an intermediary or other intermediary for interfacing purposes. As described above, lead throughput data may be transmitted from dealer to lead manager periodically, and at multiple times during the existence and follow-up of a lead. In an exemplary embodiment, lead throughput data may be transmitted daily, to provide the lead manager with consistent daily updates regarding each dealer's timeliness, accuracy and method of follow-up on the leads it has received. The periodic transmissions may be part of a batch run that is initiated by either the lead manager or by the intermediary's or dealer's own lead management software. At block 502, the lead throughput data are stored, such as in database 112 in FIG. 1. At block 504, the lead throughput data may be accessed and analyzed to determine various properties regarding the dealer's follow-up and success with the lead.

Hence, success metrics indicative of these and other properties of lead throughput are generated at block 506. A company operating the lead management system may thus validate the success of its leads and make future business decisions based on that measure of success.

[0037] FIG. 6 illustrates various components of an exemplary lead management system and

12/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00984760 \*\*Image available\*\*

# **GROUND TRANSPORTATION INTERNET RESERVATION SYSTEM**

## **SYSTEME DE RESERVATION SUR INTERNET DE TRANSPORT TERRESTRE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200314881 A2-A3 20030220 (WO 0314881)  
Application: WO 2002US25189 20020808 (PCT/WO US0225189)  
Priority Application: US 2001924804 20010809

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AT AU AZ BG BR BY CA CH CN CR CU DE EC ES FI GB GE HR HU ID IL IN JP  
KG KR KZ LT LV MA MD MK MX MZ NO NZ PL PT RO RU SE SG SI SK TJ TM TR TT  
UA US UZ YU ZA

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English



Fulltext Word Count: 7163

...International Patent Class (v7): **G06F-017/60** ; G06F-015/00

Fulltext Availability:

Detailed Description

Detailed Description

... for generation and transmitting reservation

9

requests and related date therefrom; at least one remote **service provider** computer; a local host computer and server having a network connection with both of said said connection allowing data transfer between a host on the one hand and a **client** and a **service provider** respectively on the other hand. Within said host server is provider means for acquisition and...

...server. The inventive system, importantly, also includes an intelligent software agent comprising an algorithm for **selecting a service provider** for **task** execution of said validated record, the algorithm includes (i) a second data structure of member **service providers** ; (ii) means for applying to said validated record combinations of **client** and host specified criteria of provider rates, geographical data, vehicle type, vehicle availability, personnel inclusive of languages spoken, insurance type held by the **service provider** , and ranking by server-determined qualification; and (iii) means for resolving algorithmic ties or deadlocks...

...of host ranking, a rotating list of providers, or a random function thereof. A remote **client** may also access said second data structure to 10 directly **select a service provider** according to information obtained therefrom but without otherwise employing said intelligent software agent.

After selection of a service provider by either said intelligent agent or the client, the first selected service provider is provided is advised, through said network connection, of its selection for execution of said reservation record. The system further includes means for obtaining a confirmation of acceptance of an offer of said record from the selected service provider. There is further provided means for reiterating use of said intelligent agent if said first selected provider declines execution of said reservation record or does not respond

**12/3,K/4 (Item 3 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00891299 \*\*Image available\*\*

**INVESTMENT REFERRAL SYSTEM AND METHOD**

**SYSTEME ET PROCEDE DE RECOMMANDATION D'INVESTISSEMENTS**

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## Patent and Priority Information (Country, Number, Date):

Patent: WO 200225404 A2-A3 20020328 (WO 0225404)  
Application: WO 2001US29494 20010920 (PCT/WO US0129494)  
Priority Application: US 2000668828 20000922

## Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18292

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

## Claim

... that generally corresponds to the customer profile based on the score.  
1 5

76 A **service provider referral** system comprising:  
at **least** one computer having an associated memory operable to store one  
or more  
**service provider** profiles each having at least one credential;  
a data communications channel operable to transmit at least a portion of  
the **service provider** profiles to a verifier and receive verification  
information from the verifier, the computer being operable to identify  
**service provider** profiles having credentials that cannot be verified  
and compile one or more verified **service provider**  
profiles;  
at least one insurance policy insuring that the credentials of each of  
the verified  
**service provider** profiles are correct;  
wherein the computer is operable to receive one or more **service**  
**provider** profiles each having at least one absolute **service provider**  
**matching** criteria and at least one  
tiered **service provider matching** criteria;  
receive at least one **customer** profile having at least one absolute  
**customer**  
**matching** criteria and at least one tiered **customer matching**  
criteria;  
generate a score for each **service provider** profile based on the  
absolute **service provider matching** criteria, tiered **service**  
**provider matching** criteria, absolute **customer**  
**matching** criteria and tiered **customer matching** criteria; and  
identify at least one verified **service provider** profile that  
generally corresponds to the **customer** profile based on the score.

12/3,K/5 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00865426 \*\*Image available\*\*

**METHOD AND SYSTEM FOR REMOTELY COMMUNICATING WITH AN ON-LINE STOREFRONT  
PROCEDE ET SYSTEME DE COMMUNICATION A DISTANCE AVEC UNE VITRINE VIRTUELLE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200199024 A1 20011227 (WO 0199024)

Application: WO 2001US41046 20010620 (PCT/WO US0141046)

Priority Application: US 2000212823 20000621

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4134

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... overview of a preferred embodiment of the invention is shown having at  
least one wide **area** network server I 00 connected to a widearea-network  
or the Internet 200. The server...

...type telephone server 300. The telephone server 300 is an Intelligent  
Peripheral coupled to a **Service** -Switching-Point (SSP). The SSP is  
connected to a local telephone exchange network 3 1 0 that is also  
coupled to both a wireless **service provider** 320 and a wired **service  
provider** 330. The use of an Intelligent Peripheral server 300 allows  
access to Public-Packet-Switched...

...Signaling-Digital-Networks, X.25 networks, TCP/IP, ATM and Frame Relay  
networks. The wireless **service provider** 320 is connected to a  
plurality of wireless devices via a wireless gateway 340. The wired-  
**service provider** 330 is used to connect to a phone 332, facsimile 334,  
or other communication devices...

...being 1 5 queried and the number of times the potential trader purchased  
products or **services** through the system. While the potential trader is

browsing products being offered on the website, the server 100 can determine the **location** of the potential trader in case an on-site visit by a sales representative is...

...information, the server 100 will generate a pop-up window of a map showing the **location**. Otherwise, the server 100 can perform a reverse IP lookup by querying reverse IP...

...such as

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Lttp://www.amnesi.com/hostinfo/ipinfo.jhtml or the proposed SRI geographical **location** provider website, i.e. a geo-registrar, to determine the geographic **location** of the potential trader. Alternatively, any off-the-shelf EP look-up engine can be...

...place of the JavaScript to perform the look up of the DNS LOC or the **location** from the geo-registrar. The server 100 also uses this information to store information...

...such information with an existing account. Of course, an interested trader can always give the **area** code or the **zip** code as part of a sales inquiry. The system can then reverse **match** the **area** code or the **zip** code with a respective pre-stored database to determine the **location** of the trader. In order to determine which sales representative should handle the on-site...

...is known to spend, cumulatively, at least \$10,000, and the trader purchased products or **services** from a specific sales representative, the server 100 returns a weight of N4. The weighting factors Nn determine which sales representative should receive ...or any authorized person, while on the road, to change information regarding any products or **services** for sale on-line. To perform this while on the road, a wireless Personal-DigitalAssistant (PDA)...

...allows trader 400 to type in pertinent information and other queries at S4. The trader **selects**, at S5, whether the response should be by voice, e-mail, an on-line live...

...and the query is a text query accompanied by contact

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information or the geographical **location** of the trader. Conceivably, the salesperson, along with a sample of the merchandise, could show up on the door of the trader's office within a **few** minutes of the trader's **request**. Suppose the trader **selects** on-line interaction. At this point, the server automatically routes the request or query to...

...To prepare the on-line staff person, a pop-up window, replicating the trader's **screen** appears on the staff's person graphical user interface 130. Another pop-up window also appears on the **screen** to give more detailed information regarding the trader, such as past visits, duration of shortest...

...interaction and intercede, if necessary, to close a deal. 15 Suppose the trader 400 **selects** e-mail response. The server 100 automatically routes the request or query to a staff person. The staff person can respond immediately and provide a prompt to the trader for on-line interactions or an actual visit as described above. In cases where the trader 400 is physically located at a trade conference and desires to know more about a product or component offered at the on-line site, a sales person can meet up with the trader 400 at the trade show. Another

responding to queries from the user devices regarding data stored in the database,  
 wherein the queries include a format of a response desired;  
 selecting a particular communication device as a function of predetermined relationships stored in the database;  
 transmitting an acknowledgment of the queries in the desired format;  
 transmitting, substantially in real-time, the queries to the selected communication device; receiving commands from the communication device to change data stored in the database;  
 verifying whether the commands are authorized;  
 changing the data in the database according the authorized command; and  
 broadcasting the changed data over the network.

1 5

. The method according to claim 16, wherein the transmitting of the queries to the selected communication device further comprises translating the queries to a different medium of communication.

18 The method according to claim 16, wherein the desired format includes at least one of email, telephonic, or a human operator.

19 The method according

**12/3,K/6 (Item 5 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00857679 \*\*Image available\*\*

**DISTRIBUTED INFORMATION METHODS AND SYSTEMS USED TO COLLECT AND CORRELATE USER INFORMATION AND PREFERENCES WITH PRODUCTS AND SERVICES**  
**SYSTEMES ET PROCEDES D'EXPLOITATION REPARTIS UTILISES POUR COLLECTER ET CORRELER DES PREFERENCES ET DES INFORMATIONS UTILISATEUR A DES PRODUITS ET A DES SERVICES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200191422 A2-A3 20011129 (WO 0191422)

Application: WO 2001US16670 20010523 (PCT/WO US0116670)

Priority Application: US 2000206609 20000523; US 2000254075 20001207

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English  
Fulltext Word Count: 26836

Main International Patent Class (v7): **G06F-017/60**  
Fulltext Availability:  
Claims

## Claim

- ... in a store, the first terminal configured to receive customer profile information and a customer **request** for information on at **least** a first item-type;  
a first computer system configured to receive customer profile information and...
- ...the first terminal, product information over a network from a product provider computer system, and **service** information over the network from a **service provider** computer system, wherein the product information is related to the first item-type, and to store the received **customer** profile information, product information, and **service** information in at least a first database;  
a first module stored in the first computer system, the first module configured to **select** product information and **service** information and rank products corresponding to the product information and **services** corresponding to the **service** information based on at least the **customer** profile information and the **customer** request;  
a second module stored in the first computer system configured to receive at least a portion of the **selected** product information, **service** information, and rankings and to transmit the received selected product information, **service** information, and rankings to the first terminal;  
and a third module stored in the first computer system configured to receive an order from the **customer** for at least a first product related to the transmitted selected product information and further...
- ...to instruct at least a first store employee to provide the ordered item to the **customer**.
- 64 The networked provisioning system as defined in Claim 63, further comprising a customer relationship management module configured to provide automated marketing to the customer.
- 65 The networked provisioning system as defined in Claim 63, further comprising an affiliate module, configured to determine if the customer is entitled to a discount intended for members of a first organization.
- 66 The networked provisioning system as defined in Claim 63, further comprising an interface configuration module configured to store customized Web pages for a plurality of different stores.
- 67 The networked provisioning system as defined in Claim 63, further comprising at least one of a downloadable phone ringer tone, (inverted exclamation mark) and (inverted exclamation mark) stored on said first terminal for downloading to an item corresponding to the first item type.
- 68 The networked provisioning system as defined in Claim 63, further comprising at least a first instruction configured to offer the customer at least one of goods and services related to the first product without the customer asking for information on the at least one of goods and services.

69 A networked provisioning system, comprising:  
 a first instruction configured to be stored in a terminal (inverted exclamation mark) located in a store, the first instruction configured to receive customer profile information and a customer request for information related to at least one of a first product and a first service;  
 a second instruction configured to be stored in a first computer system, the second instruction configured to receive information from the first terminal, including customer profile information and the request for information related to at least one of the first product and the first service, a third instruction configured to receive product information over a network from a product provider computer system, and service information over the network from a service provider computer system, including information related to the at least one of a first product and a first service; a fourth instruction configured to selectively transmit to the first terminal at least portions of at least one of the product information and the service information;  
 a fifth instruction configured to rank at least one of products corresponding to the product information and services corresponding to the service information based on at least the customer profile information and the customer request;  
 a sixth instruction configured to provide ranking information to the first terminal; a seventh instruction configured to transmit an offer of service corresponding to the first product in response to at least one of the customer requesting information on the first product and ordering the first product; and  
 an eighth instruction configured to activate service corresponding to the offered service at least partly in response to the customer

**12/3,K/7 (Item 6 from file: 349)**

DIALOG(R) File 349:PCT FULLTEXT

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00846219 \*\*Image available\*\*

**SYSTEM AND METHOD FOR TRANSMITTING DATA TO A REMOTE DEVICE**

**SYSTEME DOTE D'UNE CAPACITE DE LOCALISATION PAR GPS POUR L'INTERCONNEXION DE DONNEES D'EMISSIONS SONORES DIFFUSEES PAR RADIO A DESTINATION D'UN VEHICULE OU D'UN INDIVIDU ELOIGNE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200179876 A2-A3 20011025 (WO 0179876)

Application: WO 2001US12282 20010416 (PCT/WO US0112282)

Priority Application: US 2000197314 20000414; US 2000573620 20000517; US 2001834375 20010413

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
 EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
 LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21074

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... wherein the request for additional information is communicated via an Internet connection.

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. Themethodofelaim95,whereinthestepofselectineratleastonegood/ **service** provided by the provider further comprises: receiving an indication of a promoted erood/service currently provided by the provider, receiving a menu listing of at least one erood/ **service** provided by the provider; **selecting** at least one of the promoted crood/ **service** and a good/ **service** listed on the menu; communicating the **selection** of the 2ood/ **service** to the provider; and determining at least one **location** which provides the crood/ **service** and from which it is 1( most convenient for the user to receive the crood/ **service** .

c

102. The method of elaim 95, wherein the directions are provided in at least one form **selected** from the group consisting of: a map. indicator signals, audible, visual, and written. 103. The method of claim 95, whercin the user identifiers are communicated at the time of **selection** of a good/ **service** by the uscr. 104. The method of claim 95, wherein the user identifiers are communicated...

...The method of claim 95, wherein the user identifiers are communicated via at least one **selected** from the group consisting of: the Internet, intranet, private network, public network, point-to-point...

...wherein the step of 1dentifymor a destination associated with the address based upon the first **location** further comprises the steps of: accessing a data file designated by the address; determining the availability of the goods/ **services** **selected** by the user; determining an estimated waiting time for delivery of the goods/ **services** ; and **selecting** from the data file a destination based upon the first **location** , the availability and the estimate waitincr time; whereupon arrival of the user at the destination, the goods/ **services** are available for an expedited provisioniner to the user. 1 1 1. The method of...

...1 10. wherein the data file further comprises an Internet site hosted by an Internet **Service Provider** . 1 12. A provider system for providing at least one good/ **service** to a user, whercupon the goods/ **services** **selected** by the user is related to a program associated with additional information, the program being received by a user system, such that directions to a destination **location** affiliated with the provider and



26 The data processing center of claim 125, wherein the automated data processing center further comprises a MOTES processing system.

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127. A computer system for expediting the provisioning of at least one good/service to a user based upon a determination of a destination based upon a current location of the user and an address related to the good/service, the address being provided in conjunction with a program signal, comprising:

a communications component that establishes communications connectivity between

a user and the computer system, and the computer system and at least one online information provider;

an address processing component that determines which online information provider

to contact based upon an address received from the user, establishes a connection with the online information provider via the communications component, and retrieves a listing of at least one destination associated with

the online information provider;

a destination selection component that receives the listing of at least one destination from the address processing component and identifies at least one destination

as a final destination;

a mapping component that receives the final destination and the current location, generates directions from the current location to the final destination, and provides a result of the direction generation to the communications component

for communication to the user; and

a transaction expediting component that expedites the processing of at least one

transactional component necessary to expeditiously provide at least one good/service to the user at the destination in response to a request by the user for the good/service.

128. The computer system of claim 127, wherein the communications component controls the operation of a modem provided in the computer system. 129. The computer system of claim 127, wherein the address processing component further comprises a Web browser which establishes, via the communications component,

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. The computer system of claim 127, wherein the destination selection component identifies a destination as the final destination based upon at least one parameter selected from the group consisting of: a commute time, a commute distance, and a recommended route between each of the destination and the current location. 131. The computer system of claim 127, wherein the transaction expediting component

zr

further comprises a MOTES system. 132. The computer system of claim 131, wherein the MOTES system processes information pertaining to the user selected from the group consisting of: payment information, user identification, user preferences, and delivery information. 133. A computer-readable medium including a program code, the program code including instructions for use in expediting the provisioning of at least one good/service based upon a determination of directions from a first location to

12/3,K/8 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00818635 \*\*Image available\*\*

THE METHOD OF SELLING SUBSCRIPTION-RIGHT OF PUBLICATIONS AND ELECTRONIC

**BOOKS ON INTERNET AND ITS SYSTEM**  
**TECHNIQUE ET SYSTEME DE VENTE DE DROITS D'ABONNEMENT A DES PUBLICATIONS ET**  
**LIVRES ELECTRONIQUES SUR INTERNET**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200152137 A1 20010719 (WO 0152137)  
Application: WO 2000KR1541 20001227 (PCT/WO KR0001541)  
Priority Application: KR 9963160 19991228

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 5886

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... subscription ticket, thereby fulfilling the desire for owning them  
during validity-period. Further, since the **service** is provided through  
internet, the limitation regarding place is overcome, thereby providing  
convenience.  
The **service provider** can maintain the data that the user had used. In  
this way, the related fields...  
...the frequency of using data can be recognized, it is possible to  
distinguish the premium **clients** from the other **clients** to take care  
of them. In addition, the user can make bookmark in every material...  
...internet, wherein  
said method provides user with subscription ticket for using publications  
and electronic books **selected** by the user during validity-period after  
receiving subscription request information regarding the publications and  
...

...subscribe to, from the user computer; and provides the user computer with contents of the **selected** publications and electronic books, depending on the provided subscription ticket.  
[Claim 21  
A method for...

...database,  
(b) a step for generating subscription ticket so that the user can use the **selected** publications and electronic books during validity-period and by valid times, storing information regarding the...

...request from  
the user computer and providing the user computer with the contents of the  
**selected** publications and electronic books according to the scope of the  
authenticated subscription ticket.  
[Claim 31  
The method of Claim 2, wherein said subscription **request** information comprises at **least** one among ID of requested copyright product, title, field, author, publishing company, publishing date, information of price and account, kind of requested subscription ticket (validity-time, effective using times, validity-period, general/free/fixed free, ...that shows list of copyright product wherein subscription ticket can be sold;  
a step for **selecting** copyright product that the user wants to subscribe to  
and **selecting** kind of the subscription ticket; and  
a step for imposing using fee to the user according to the kind of the **selected** copyright product and the kind of subscription ticket.  
[Claim 61  
The method of Claim 2...

...can be subscribed;  
a step for sending the contents of the copyright product that is **selected** by the user among the list of the subscription ticket, to the user computer; and  
a step for renewing information regarding the provision of the copyright products along with the user information.  
[Claim 81  
The method of Claim 2, wherein said server computer further comprises validity-period terminating program for treating the termination of the validity  
period of the subscription ticket,  
and wherein said method further comprises a step for checking validity-period of the subscription ticket that the user owns every predetermined period (every hour, every day, every week, every month, etc.), changing current state of  
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the subscription ticket in subscription ticket table showing list of copyright products that the user can subscribe to, into the state of expiry and limiting the user's expired subscription ticket.  
[Claim 91  
The method of Claim 2, wherein said server computer further comprises validity-period renewal program for treating the renewal of validity-period of  
subscription ticket,  
and wherein said method further comprises a step for imposing using fee to the user when the user requests renewal of the validity-period in the list showing subscription tickets that the user had owned and that the

user currently owns, changing the current state of the subscription ticket in subscription ticket table showing list of copyright products that the user can subscribe to, into the state of "Being Used," and renewing the user's subscription ticket.

[Claim 101

A system for selling

12/3,K/9 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00810320

**METHOD FOR DISTRIBUTING ADVERTISEMENTS TO E-MAIL CLIENTS**

**PROCEDE DE DISTRIBUTION DE PUBLICITES A DES CLIENTS UTILISANT LE COURRIER ELECTRONIQUE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200143009 A1 20010614 (WO 0143009)

Application: WO 2000US18713 20000707 (PCT/WO US0018713)

Priority Application: US 99169622 19991208; US 2000209392 20000601; US  
2000609123 20000630

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 44930

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

#### Claim

... user, ad-related statistical data, features of the software used by the user, and user- **selected** settings. 260. The software as set forth in Claim 259, further comprising an audit data transmit function that transmits the audit data to a prescribed server.

261. The software as set forth in Claim 260, wherein:  
the audit data transmit function generates a send audit data display window that requests the user's permission to transmit the audit data to the prescribed server;  
and  
the audit data transmit function transmits the audit data only in response to a user's grant of permission to do so.

262. The software as set forth in Claim 260, wherein:  
the audit data transmit function generates a send audit data display window that requests the user's permission to transmit each category of the audit data to the  
prescribed server; and  
the audit data transmit function then transmits only the category(ies) of the audit data for which the user has granted permission to transmit. 263

The software as set forth in Claim 260, wherein the audit data transmit function is activated in response to a send audit data request transmitted by the prescribed server.

264. The software as set forth in Claim 263, wherein:  
the prescribed server includes an auditing manager function; and  
the auditing manager function generates the send audit data request in accordance with a client auditing policy under which send audit data requests are transmitted to a statistical sampling of a population of client devices, at prescribed times.

265. The software as set forth in Claim 263, wherein:  
the prescribed server includes an auditing manager function; and  
the auditing manager function generates the send audit data request in accordance with a client auditing policy under which send audit data requests are transmitted to random ones of a population of client devices, at prescribed times.

267. The software as set forth in Claim 170, further comprising an audit function that compiles audit data that includes user demographic data, software usage data regarding usage of the software by the user, and ad-related statistical data.

268. The software as set forth in Claim 267, wherein the audit data is maintained as a log that is rotated at prescribed rollover intervals.

269. The software as set forth in Claim 267, wherein the ad-related statistical data includes display event-related data regarding each advertisement that was displayed during a prescribed audit interval. 270.

The software as ...function automatically connects the client device to a source of the advertisement corresponding to a **selected** link in response to a prescribed user action, if the client device is online at the prescribed user action comprises a double-click on the **selected** link. 283. The software as set forth in Claim 280, wherein the advertisement display function automatically displays the advertisement

web page designated by the clickbase URI is administered by a vendor of the software. 357. The software as set forth in Claim 294, wherein the at least one new playlist further includes a user-friendly title of each of the advertisements identified in the at least one new playlist. 358. The software as set forth in Claim 294, wherein the at least one new playlist further includes an ad type data field that specifies an ad type of each of the advertisements identified in the at least one new playlist. 359. The software as set forth in Claim 358, wherein the ad type is one of a regular ad, a runout ad, a toolbar button ad, or a sponsor placard ad. 360. The software as set forth in Claim 294, wherein: the at least one new playlist further includes an ad click URI for each of the advertisements identified in the at least one new playlist; and the ad click URI specifies a web page to be displayed in response to the user clicking on the associated advertisement. 361. The software as set forth in Claim 294, wherein the at least one new playlist further ...in Claim 361, wherein the ad display parameters are not supplied to the e-mail **service provider**. 366. The software as set forth in Claim 294, wherein the at least one new playlist include

s a plurality of new playlists. 367. The software as set forth in Claim 294, wherein the at least one new playlist includes at least one new playlist for relatively long-lived advertisements, and at least one new playlist for relatively short-lived advertisements. 368. The software as set forth in Claim 294, further comprising a user activity monitor function that monitors user activity. 369. The software as set forth in Claim 368, wherein the at least one new playlist further includes a plurality of ad display parameters for controlling the manner in which the advertisement display function displays the stored advertisements. 370. The software as set forth in Claim 369, wherein: at least one of the ad display parameters is a face time duration parameter that specifies a face time duration for at least one of the advertisements; the advertisement

**12/3,K/10 (Item 9 from file: 349)**  
 DIALOG(R)File 349:PCT FULLTEXT  
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00806392

**TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**  
**PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUEE, ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
 (Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... Mi

F

Manufacturing

capacity utilization

"M nM

Figure 4

Core Competencies New Bu.c

502 **Service Provider** Si

New **customer** acquisitions Network is o Provide

New **customer** segmentation planned based channel  
strategy on a ccapability, offering

Le. capacity and manufa,

Strategic technology mgmt latures) o Move tc

Technology life cycle release <

management **service** o

o New **service** offerings

Availability of

sites is

Manuf acturer synchronized

Focus on managinl.the o Gain thi

**customer** relationship with the the net-v

network roll out their so'

Focus on managing production...

...and planrung

9 Standardization/ o Capacity

o Hardware E SupPly coffpliance

Coordination o Technology

o **Services** o Amount

9 Collaborative

Capacity Planning 9 Product

9 Reverse inventory launch/roliout

management 9...

...Planning Tool

E Network

operations link

0

Figure 6

RECEIVING INFORMATION FROM AT LEAST ONE **SERVICE** 2

PROVIDER UTILIZING A NETWORK, WHEREIN THE INFORMATION

OF THE AT LEAST ONE **SERVICE PROVIDER** INCLUDES  
INFORMATION RELATING TO THE **SERVICE** PROVIDED BY THE  
**SERVICE PROVIDER**

ir

RECEIVING INFORMATION FROM AT LEAST ONE MANUFACTURER 4  
UTILONG THE NETWORK, WHEREIN THE INFORMATION OF THE  
MANUFACTURER INCLUDES INFORMATION RELATING TO  
MANUFACTURER OFFERINGS

6

**MATCHING** THE **SERVICE** TO THE MANUFACTURER OFFERINGS

8

UTILIZING THE **SERVICE** AND MANUFACTURER OFFERINGS  
INFORMATION TO MANAGE INSTALLATIONS

Figure 7

7/129

RECEIVING -INFORMATION FROM AT LEAST ONE **SERVICE** 2  
PROVIDER UTILONG A NETWORK, WHEREIN THE INFORMATION  
FROM THE AT LEAST ONE **SERVICE PROVIDER** INCLUDES  
INFORMATION RELATING TO DEMAND OF THE AT LEAST ONE  
**SERVICE PROVIDER**

RECEIVING INFORMATION FROM AT LEAST ONE MANUFACTURER 8 4  
UTILONG A NETWORK, MEREIN THE INFORMATION...

...FUTURE SUPPLY AND

DEMAND FOR THE MANUFACTURER OFFERINGS

Figure 8

8/129

2

RECEIVING A **REQUEST** FOR AN ORDER FROM AT **LEAST** ONE  
**SERVICE PROVIDER**

nn4

TRANSMITTING THE REQUESTED ORDER TO AT LEAST ONE  
MANUFACTURER

on6

UTILIZING A NETWORK TO...

...PERIODIC PROGRESS REPORTS FROM THE  
TRACKING

Ir

912

TRANSMITTING THE PERIODIC PROGRESS REPORTS TO THE  
**SERVICE PROVIDER** UTILIZING THE NETWORK

Figure 9

9/129

RECEIVING INFORMATION FROM AT LEAST ONE **SERVICE** 1002  
PROVIDER UTILONG A NETWORK, WHEREIN THE INFORMATION  
FROM THE AT LEAST ONE **SERVICE PROVIDER** INCLUDES  
INFORMATION RELATING TO PRESENT NETWORK ASSETS OF  
THE AT LEAST ONE **SERVICE PROVIDER**

RECEIVING INFORMATION FROM AT LEAST ONE MANUFACTURER 1004  
UTILIZING THE NETWORK, WHEREIN THE INFORMATION FROM...

...MANUFACTURER

1006

DETERMINING THE NEEDED OPTIMAL NETWORK ASSETS BASED  
ON THE PRESENT NETWORK ASSETS OF **SERVICE PROVIDER**  
AND THE MANUFACTURER

1.008

MANAGING THE OPTIMONG OF THE NETWORK ASSETS BASED  
ONE THE...



## ...ASSETS

Figure 10

10/129

1102

RECEIVING AT LEAST ONE NOTICE FOR RECOMMENDED  
MAINTENANCE AND **SERVICE** FROM AT LEAST ONE  
MANUFACTURER UTILIZING A NETWORK

1104

RECEIVING AT **LEAST** ONE **REQUEST** FOR MAINTENANCE A,ND  
**SERVICE** FROM AT LEAST ONE **SERVICE PROVIDER** UTILIZING  
THE NETWORK

1106

SCHEDULING MAINTENANCE AND **SERVICE** UTILIZING THE AT  
LEAST ONE NOTICE AND THE AT **LEAST** ONE **REQUEST**

1108

TRANSMITTING THE SCHEDULE TO THE AT LEAST ONE  
MANUFACTURER AND THE AT LEAST ONE **SERVICE PROVIDER**  
UTILIZING THE NETWORK

Figure 11

11/129

1208

1200

12 2

1210

121

1206

1202...

...based on the status of  
the hybrid network

Figure 14

14/129

1 NPUTS OUTPUTS

**Customer**

@esponsesto

End- **Customer** inquirieslorders

Processes usiness needsi Sales 1

Sales inquiry

**Client** contact: **Customer** Interface Sales inquiry

Problems Orders Management

Inquiries &gt;

- Receive and record contact Order

Orders Orders

Procurement...

...consistent image

i (QoS &amp; SLA)

Monitoring Performance and secure use of systems

Finance and - r- **Customer** Qo

Billing complaints Performance 1504

complaints Management

Planning and iries

LDesign Billi g inquiry

ayment,

Provider

Collections

**Customer** care Responsesto Mkt. Research

1 Processes inquirieslorders

Feedbacklinput

Figure 15

- '@11 3300 1  
 @1, 3306 1330  
 Figure 133  
 119/129

**12/3,K/11 (Item 10 from file: 349)**  
 DIALOG(R)File 349:PCT FULLTEXT  
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00806384

**NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF**

**GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
 (Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB  
 GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
 MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN  
 YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... 6Reduced inventories

.2

SP]

CL

aManufacturing

capacity utilization

Figure 4

Core Competencies New Busine

502 **Service Provider** Servi(

\* New **customer** acquisitions Network is a Provide an c  
 e New **customer** segmentation planned based channel for i  
 strategy on a capability, offerings fro

i.e. capacity...

...technology mgmt ieatures) e Move to a fc  
 e Technology life cycle release strab  
 management **service** offer  
 \* New **service** offerings  
 Availability of  
 504 Martuf acturer sites is Man  
 \*Focus on managin@.the synchronized Gain the pot  
 lss-@ **customer** relationship with the the ...N Standardization/ a  
 Capacity 0 Incre  
 N Supply infor  
 Hardware compliance m Technolo  
 =3  
 C: **Services** Coordination a Amount visib:  
 M 0 Collaborative  
 Capacity Planning 0 Product  
 0 Reverse inventory launch...

...tool Planning Tool  
 0 Network  
 oe2rations link  
 Figure 6  
 RECEIVING INFORMATION FROM AT LEAST ONE **SERVICE** 2  
 PROVIDER UTILIZING A NETWORK, WHEREIN THE INFORMATION  
 OF THE AT LEAST ONE **SERVICE PROVIDER** INCLUDES  
 INFORMATION RELATING TO THE **SERVICE** PROVIDED BY THE  
**SERVICE PROVIDER**  
 RECEIVING INFORMATION FROM AT LEAST ONE MANUFACTURER 4  
 UTILIZING THE NETWORK, WHEREIN THE INFORMATION OF THE  
 MANUFACTURER INCLUDES INFORMATION RELATING TO  
 MANUFACTURER OFFERINGS  
**MATCHING** THE **SERVICE** TO THE MANUFACTURER OFFERINGS  
 8  
 UTILIZING THE **SERVICE** AND MANUFACTURER OFFERINGS  
 INFORMATION TO MANAGE INSTALLATIONS  
 Figure 7  
 7/129  
 RECEIVING INFORMATION FROM AT LEAST ONE **SERVICE** 2  
 PROVIDER UTILIZING A NETWORK, WHEREIN THE INFORMATION  
 FROM THE AT LEAST ONE **SERVICE PROVIDER** INCLUDES  
 INFORMATION RELATING TO DEMAND OF THE AT LEAST ONE  
**SERVICE PROVIDER**  
 RECEIVING INFORMATION FROM AT LEAST ONE MANUFACTURER  
 UTILIZING A NETWORK, WHEREIN THE INFORMATION FROM THE...

...FUTURE SUPPLY AND  
 DEMAND FOR THE MANUFACTURER OFFERINGS  
 Figure 8  
 8/129  
 2  
 RECEIVINGAREQUESTFORANORDERFROMATLEASTONE  
**SERVICE PROVIDER**  
 F  
 4  
 TRANSMITTING THE REQUESTED ORDER TO AT LEAST ONE  
 MANUFACTURER  
 6  
 UTILIZING A NETWORK...  
 ...PROGRESS REPORTS FROM THE

## TRACKING

i F

2

TRANSMITTING THE PERIODIC PROGRESS REPORTS TO THE  
**SERVICE PROVIDER** UTILIZING THE NETWORK

Figure 9

9/129

RECEIVING INFORMATION FROM AT LEAST ONE **SERVICE** 1002  
 PROVIDER UTILIZING A NETWORK, WHEREIN THE INFORMATION  
 FROM THE AT LEAST ONE **SERVICE PROVIDER** INCLUDES  
 INFORMATION RELATING TO PRESENT NETWORK ASSETS OF  
 THE AT LEAST ONE **SERVICE PROVIDER**  
 RECEIVING INFORMATION FROM AT LEAST ONE MANUFACTURER 1004  
 UTILIZING THE NETWORK, WHEREIN THE INFORMATION FROM...

## ...ASSETS

Figure 10

10/129

1102

RECEIVING AT LEAST ONE NOTICE FOR RECOMMENDED  
 MAINTENANCE AND **SERVICE** FROM AT LEAST ONE  
 MANUFACTURER UTILIZING A NETWORK

1104

RECEIVING AT **LEAST** ONE **REQUEST** FOR MAINTENANCE AND  
**SERVICE** FROM AT LEAST ONE **SERVICE PROVIDER** UTILIZING  
 THE NETWORK

F

1106

SCHEDULING MAINTENANCE AND SERVICE UTILIZING THE AT  
 LEAST ONE NOTICE AND THE AT **LEAST** ONE **REQUEST**

I F

1108

TRANSMITTING THE SCHEDULE TO THE AT LEAST ONE  
 MANUFACTURER AND THE AT LEAST ONE **SERVICE PROVIDER**  
 UTILIZING THE NETWORK

Figure 11

11/129

1208

1200

ku,

12 2

1 1...

## ...w

@z

w TE

1202 218

1216

TELEPHONE CENTER

Figure 12

.. ....

INPUTS OUTPUTS

1306

rrnance **Customer** QoS  
 Management

1304 4

usaae

1300 information

vice Quality) Quality

t

usage/ performance

## Figure 71

71/129

ALLOWING A USER TO REVIEW EDUCATIONAL PROGRAM OFFERINGS 7200

7201

PROMPTING THE USER TO ENTER USER INDICIA

7202

RECEIVING THE USER INDICIA

7203

GENERATING A USER PROFILE BASED ON THE USER INDICIA

7204

GENERATING AN EDUCATION CURRICULUM BASED ON THE USER  
PROFILE

71 0 0

## Figure 72

72/129

GENERATING THE EDUCATION CURRICULUM BASED ON THE CURRENT 7300  
EXPERTISERECEIVING STUDENT DEFINED TRAINING GOAL, SUCH AS A SPECIFIC 7301  
CERTIFICATION OR DEGREE (ADDITIONAL USER INDICIA),

7302

TAKING THE TRAININ

G GOAL FROM THE STUDENT PROFILE

GENERATING THE EDUCATION CURRICULUM TO FULFILL THE TRAINING 7303  
GOALMONITORING THE STUDENT'S PROGRESS AND PRODUCING REVISED 7304  
EDUCATIONAL CURRICULUMS

7203

## Figure 73

73/129

ALLOWING REGISTRATION OF A PRODUCT

7402

PROVIDING SUPPORT INFORMATION ON THE PRODUCT BASED ON QUERIES  
404

HANDLING CLAIMS RELATING TO THE PRODUCT

I

AUTOMATICALLY NOTIFYING USERS OF AT LEAST ONE OF UPGRADES AND 740  
PROBLEMS RELATING TO THE PRODUCT

5312

## Figure 74

74/129

PROVIDING COMMERCIAL OFFERINGS FOR A USER TO REVIEW

7501

ALLOWING THE USER TO SELECT FROM THE COMMERCIAL OFFERINGS

7502

PROMPTING THE USER TO ENTER USER INDICIA

7503

RECEIVING THE USER INDICIA

7504

COMPLETING SALE AND DELIVERY OF THE COMMERCIAL OFFERING

MONITORING THE STATUS OF THE COMMERCIAL OFFERINGS UTILIZING

**12/3,K/12 (Item 11 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00806383

**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF**

**PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
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MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... H.322 Visual Telephone Terminals over Guaranteed Quality of Service  
LANs ITU H.323 ITU **Recommendation** for Visual Telephone Systems and  
Equipment for Local Area Networks which provide a non-guaranteed quality  
of service.

ITU H.324 Recommendation for Terminals and Systems for low bitrate(28.8  
Kbps) multimedia communication on dial-up telephone lines.

ITU T. 120 Transmission Protocols for Multimedia Data.

In addition, several other relevant standards exist including.

96

ISDN Integrated Services Digital Network, the digital

Claim

... I U11

o Manufacturing

FM]

E capacity utilization

Figure 4

Core Competencies New Busine

5? **Service Provider** Servii

e New **customer** acquisitions Network is \* Provide an (

\* New **customer** segmentation planned based channel for:  
 strategy on a capability, offerings frc  
 i.e. capacity and...

...Strategic technology mgmt @eatures) a Move to a fc  
 \* Technology life cycle release strat  
 management **service** offei  
 New **service** offerings  
 o Availability of  
 5r Manuf acturer sites is Mar  
 &Focus on managm@.the synchronized 9 Gain the Po  
**customer** relationship with the the networ@  
 network roll out their solutic  
 Focus on managing production  
 capacity...

...planning 0 Standardization/ \* Capacity N Increo  
 inforr  
 Hardware 0 supply Lomplianc a Technology  
 Coordination visibi.  
**Services** \* Amount  
 N Collaborative  
 :> Capacity Planning E Product  
 launch/rollout  
 E Reverse inventory  
 0 Technology  
 management...

...tool Planning Tool  
 0 Network  
 operations link  
 Figure 6  
 RECEIVING INFORMATION FROM AT LEAST ONE **SERVICE** 2  
 PROVIDER UTILIZING A NETWORK, WHEREIN THE INFORMATION  
 OF THE AT LEAST ONE **SERVICE PROVIDER** INCLUDES  
 INFORMATION RELATING TO THE **SERVICE** PROVIDED BY THE  
**SERVICE PROVIDER**  
 if  
 RECEIVING INFORMATION FROM AT LEAST ONE MANUFACTURER 4  
 UTILIZING THE NETWORK, WHEREIN THE INFORMATION OF THE  
 MANUFACTURER INCLUDES INFORMATION RELATING TO  
 MANUFACTURER OFFERINGS  
 I F  
**MATCHING** THE **SERVICE** TO THE MANUFACTURER OFFERINGS  
 8  
 UTILIZING THE **SERVICE** AND MANUFACTURER OFFERINGS  
 INFORMATION TO MANAGE INSTALLATIONS  
 Figure 7  
 7/130  
 RECEIVING INFORMATION FROM AT LEAST ONE **SERVICE** 2  
 PROVIDER UTILIZING A NETWORK, WHEREIN THE INFORMATION  
 FROM THE AT LEAST ONE **SERVICE PROVIDER** INCLUDES  
 INFORMATION RELATING TO DEMAND OF THE AT LEAST ONE  
**SERVICE PROVIDER**  
 I F  
 RECEIVING INFORMATION FROM AT LEAST ONE MANUFACTURER  
 UTILIZING A NETWORK, WHEREIN THE INFORMATION...

...FUTURE SUPPLY AND  
 DEMAND FOR THE MANUFACTURER OFFERINGS

## FRAMEWORK

GATHERING AND LOGGING INFORMATION OF ONLINE EVENTS DURING 7808  
 ONLINE SESSIONS OVER THE NETWORK FRAMEWORK  
 INTERFACING APPLICATIONS VIA PREDETERMINED PROTOCOLS OVER 7811  
 THE NETWORK FRAMEWORK

Figure 78

5318

78/130

an

MANAGING CLIENT VERIFICATION DATA FOR USER AUTHENTICATION PURPOSES IN  
 A NETWORK FRAMEWORK

PROVIDING ELECTRONIC MAIL CAPABILITIES IN THE NETWORK FRAMEWORK

ENABLING NETWORK FRAMEWORK BROWSING IN THE NETWORK FRAMEWORKr-,,,@

OUTPUTTING ANSWERS TO FREQUENTLY ASKED QUESTIONS RELATING TO THE 7906

CONTENT-RELATED WEB APPLICATION SERVICES

PROVIDING NEWS READER CAPABILITIES IN THE NETWORK FRAMEWORK

AFFORD.ING CHAT ROOM CAPABILITIES IN THE NETWORK FRAMEWORK 7910

7912

ENABLING PLAYBACK-CAPABILITIES IN THE NETWORK FRAMEWORK

PROVIDING FINANCIAL TRANSACTIONAL CAPABILITIES IN THE NETWORK  
 FRAMEWORK

5320

Figure 79

79/130

PROVIDING DATA ACCESS FROM MULTIPLE SIMULTANEOUS DATA

SOURCES OVER A NETWORK FRAMEWORK

8002

S) ORING APPLICATION DATA OVER THE NETWORK FRAMEWORK

Figure 80

5324

80/130

INTEGRATING FINANCIAL SYSTEMS OVER A NETWORK FRAMEWORK 8100

8102

IMPLEMENTING SALES FORCE INTEGRATION OVER THE NETWORK

FRAMEWORK

COMBINING HUMAN RESOURCE SYSTEMS OVER THE NETWORK 8104

FRAMEWORK

8106

INTEGRATING CALL CENTERS OVER THE NETWORK FRAMEWORK

5812 Figure 81

81/130

PROVIDING LOCATOR CAPABILITIES OVER A NETWORK FRAMEWORK 8200

TRANSMITTING AT LEAST ONE OF STREAMING VIDEO AND AUDIO DATA 8202

OVER THE NETWORK FRAMEWORK

8204

LOGGING EVENTS OVER THE NETWORK FRAMEWORK

PASSIVELY MANAGING USER PROFILE INFORMATION OVER

**12/3,K/13 (Item 12 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00806382

**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF  
 MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A  
 MARKET SPACE INTERFACE**

**PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE  
 PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION  
 D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ**

Patent Applicant/Assignee:



ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)  
Inventor(s):  
MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,  
Legal Representative:  
HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400  
Page Mill Road, Palo Alto, CA 94304, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200139028 A2 20010531 (WO 0139028)  
Application: WO 2000US32308 20001122 (PCT/WO US0032308)  
Priority Application: US 99444773 19991122; US 99444798 19991122  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 170977

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... and a backup DAP 1212 A DA-P

69

-1216 is a facility that receives **requests** for information from the switches 1216-1210, processes the requests, and returns the requested information back to the requesting switch 12061210. The switches 1206-1210 use information from the DA-Ps 1212-1216 to process calls through the network.

When a call passes through one of the switches, 1206-1210, that switch creates a call record.

The call record contains information on the call, including but not limited to: routing, billing, call features, and trouble shooting infon-nation. After the call is terminated, each switch 1206-1210 that processed the call completes the associated call record. The switches 1206-1210 combine multiple call records into a billing block.

When a switch 1206-1210 fills the billing block, the switch 1206-1210 sends the billing block to a billing center 1218. Thus, the billing center 1218 receives one billing block from each switch 1206-1210 that handled the call,

#### Claim

... of the manufacturer includes information relating to the availability of the manufacturer offerings, wherein the **service provider** is notified of the availability of the manufacturer offerings that **match** the **service** . installation information.

491

120

NETWORK (135)  
 110 116 114 118 134  
 ROM RAM COMMUNICATION  
 IADAPTEIR...

...16:) 2  
 208 10T 20  
 .@o@rTation  
 SP  
 204  
 Figure 2  
 MANAGING INSTALLATION OF A **SERVICE** UTILIZING A NETWORK  
 I F  
 4  
 PLANNING DEMAND AND SUPPLY OF MANUFACTURER  
 OFFERINGS UTILIZING THE NETWORK  
 I F  
 6  
 MANAGING ORDERS FOR THE MANUFACTURER OFFERINGS  
 UTILIZING ...Fsp], [ml  
 CL  
 n \* Manufacturing I  
 E capacity utilization  
 Figure 4  
 Core Competencies New Busiin  
**Service Provider** Sen  
 e New **customer** acquisitions Network is e Provide ar  
 e New **customer** segmentation planned based channel fo  
 strategy on a capability, offerings f  
 i.e. capacity and...

...u  
 \*Strategic technology mgmt leatures) 0 Move to a  
 \*Technology life cycle release str,  
 management **service** off,  
 New **service** offerings  
 Availability of  
 Manuf acturer sites is ME  
 Focus on managing the synchronized e Gain the p  
**customer** relationship with the the netwoi  
 network roll out their solut  
 \*Focus on managing production  
 capacity...

...Standardization/ \* Capacity E Ir  
 I in  
 4.U. \* Hardware E supply compliance  
 Coordination \* Technology A  
 \* **Services** 9 Amount  
 (U 0 Collaborative  
 Capacity Planning E Product  
 E Reverse inventory launch/rollout  
 management...

...Planning Tool  
 N Network  
 operations link  
 206  
 Figure 6  
 RECEIVING INFORMATION FROM AT LEAST ONE **SERVICE** 2

...7006  
5308  
Figure 70  
inn  
GENERATING A CURRICULUM OF COURSE OFFERINGS  
7-102  
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104  
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5310  
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7503  
RECEIVING

12/3,K/14 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00803948      \*\*Image available\*\*

**METHOD OF AND SYSTEM FOR ENABLING BRAND-IMAGE COMMUNICATION BETWEEN VENDORS AND CONSUMERS**

**PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER UNE IMAGE DE MARQUE ENTRE DES VENDEURS ET DES CONSOMMATEURS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200137540 A2-A3 20010525 (WO 0137540)

Application: WO 2000US31757 20001117 (PCT/WO US0031757)

Priority Application: US 99441973 19991117; US 99447121 19991122; US  
99465859 19991217; US 2000483105 20000114; US 2000599690 20000622; US  
2000641908 20000818; US 2000695744 20001024

Parent Application/Grant:

Related by Continuation to: US 99441973 19991117 (CIP); US 99447121  
19991122 (CIP); US 99465859 19991217 (CIP); US 2000483105 20000114  
(CIP); US 2000599690 20000622 (CIP); US 2000641908 20000818 (CIP); US  
2000695744 20001024 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 116871

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... buttons and cause the system to enter the selected mode and precisely deliver the information **service** associated therewith without disturbing his or her present Cyberspace experience. The description of these modes will be described in detail hereinbelow with reference to Figs. 2-1, 2-2, 2A and 2C.

Registration Solicitation Mode Of The IPI Finding and Serving Subsystem  
In the illustrative embodiments of the present invention, the data-synchronized I?D Servers of the system hereof I I are also provided with an Automated Registration Solicitation Mode programmed by the webmaster (or administrator) of the IPI Web-site(s). In this mode, each IPD Server I I analyzes the data collected within its Non-IPI Registrant  
Page 199

Operation of the IPI Finding and Serving Subsystem and Method Hereof  
When the Check Box button 21C is selected from the control frame 20B, the

IPI Finding and Serving Subsystem enters its UPN-Directed Information Access Mode illustrated in Fig. 6C. Preferably, the user is provided with a choice of language (e.g. English, German, French, Japanese, Korean, Russian, Chinese, etc.) by way of an appropriate menuselection screen. After the desired language selection is made, the home page is displayed upon the client subsystem's display screen. A typical display screen produced from the IPD

Server might read as follows:

Welcome to BRANDKEY REQUEST", the world's only manufacturer-specified Product-Information Finding and Serving System on the Internet. Have you purchased a particular product, are you considering the purchase of a particular product, on which you would like current, up-to-date information from the manufacturer or advertiser?

Look no further than the BRANDKEY REQUEST" Universal Product-Information Finding and Serving System. When the subsystem is in its UPN-Directed Information Access Mode, a Web-based information resource pertaining to any commercial product registered with the system can be displayed and selected by the user in order to automatically access the same from the Internet. Such information resources can include advertisements, specifications, operation descriptions, product simulations, purchase information, maintenance information, warranty and servicing information, product updates, distributor/reseller information, incentives (e.g. discounts, rebates, coupons, etc.), electronic data transaction screens, etc. In this mode, desired product

Page 200

information is obtained by simply entering the registered product's UPN (e.g. its UPC's 12 digit numerical string) into the Input Box of the HTML form displayed in the information display frame 20C. Such data entry can be carried out manually using keyboard data entry techniques, or automatically using a bar code symbol reader connected to the client subsystem as discussed in detail above. When using the seeded IPI Database described hereinabove, only the first six digits of the UPC number need be entered into the dialogue box. An exemplary display screen produced from the IRD Server might be as follows: Simply enter the 12 digit ...set forth, for example, in Fig. 4A2, are displayed on client subsystem Ca making the **request** of the IPD Server I 1. At this stage, another display screen associated with the HTML form produced from the IPD Server I I would appear with an exemplary message as follows:

Please select the URL from the displayed URL Menu using the information subfield product information category displayed above. This will connect you to the product information related to the selected URL. You can return to the URL display list at anytime. Upon selecting a particular URL from the displayed URL menu, video and audio information content are automatically served from the IPI Server 12 hosting the selected URL and thereafter displayed on the client subsystem 13.

When the Check Box button 21D is selected, the IPI Finding and Searching Subsystem enters its Trademark-Directed Search Mode, illustrated in Figs. 6D I through 6I33. Preferably, the user is provided with a choice of language (e.g. English, German, French, Japanese, Chinese, etc.) by way of an appropriate menu-selection screen. When the system is in its Trademark-Directed Search Mode, a predesignated information resource pertaining to any commercial product registered with the system can be automatically accessed from the Internet and displayed from the Internet browser of a client subsystem 13. Such information resources can include advertisements, specifications, operation descriptions, product simulations, product upgrade information, purchase information, maintenance information, warranty and servicing information, etc. In this mode, desired product information is obtained by simply entering the registered product's trademark(s) and/or associated company name into the

9 The Internet-based consumer product marketing, merchandising and education/information system of claim 1, wherein said first subsystem comprises: one or more information servers for delivering a suite of information services to manufacturers (i.e. vendors) including, the downloading of and providing technical support for software-based EDI-enabled UPN/TN4/PD/TJURL link creation, management and transport (LCMT) tools that are made available to registered manufacturers, and their agents, as well as to anyone else operating along the retain chain as a vendor of consumer products (which may also include retailers as well); and wherein said software-based EDI-enabled UPN/TM/PD[URL LCMT tools enable the manufacturer s marketing, brand and/or product managers (and their support personnel) to  
 Page 298  
 efficiently carry out UPN/TM/PD/URL data-linking and transport operations which are required to build and maintain said local database.

10 The Internet-based consumer product marketing, merchandising and education/information system of claim 1, wherein said second subsystem comprises a data processing/filtering subsystem for data processing (i.e. filtering) said UPN/TM/PD/URL links and data contained in said central UPN/TM/PDfURL RDBMS, in various ways prior to distribution to consumers, so as to preserve the trust, confidence and goodwill developed between manufacturers and retailers in both physical and electronic streams of commerce.

11 The Internet-based consumer product marketing, merchandising and education/information system of claim 10, wherein said data processing/filtering subsystem involves using information about (i) the manufacturers represented (or promoted) by a particular retailer in a particular retail environment, as well as (ii) the rights and/or privileges accorded to product manufacturers and/or distributors (i.e. vendors) by retailers with regard to displaying a manufacturer's product in a particular aisle of the retailer's store and optionally at a particular shelf location, as well as on a particular Web-page(s) of a retailer's electronic store or catalog (e.g. virtual aisles) and optionally at a particular location (i.e. virtual shelf location) therealong.

12 The Internet-based consumer product marketing, merchandising and education/information system of

12/3,K/15 (Item 14 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
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00777016

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA IN AN  
 E-COMMERCE BASED TECHNICAL ARCHITECTURE  
 SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES DANS UNE  
 ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE**

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Patent and Priority Information (Country, Number, Date):  
Patent: WO 200109751 A2 20010208 (WO 0109751)  
Application: WO 2000US20546 20000728 (PCT/WO US0020546)  
Priority Application: US 99364535 19990730  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB  
GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ  
VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 124205

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

#### Claim

... 12402, an Internet is provided. A plurality of gateways each situated in a distinct geographic **location** are coupled to the Internet in operation 12404. A wide **area** network, separate from the Internet, is coupled to each of the gateways in operation 12406 for providing communication between the wide **area** network and the Internet. In operation 12408, a central database is coupled to the wide **area** network for providing a central storage for data used in e-commerce carried out over...

...fault and performance management, a central management station may also be coupled to the wide **area** network. Preferably, one of the gateways includes a **screening** router coupled to the Internet via an Internet **service** provider, a firewall connected to the **screening** router, and a choke router coupled between the wide **area** network and the firewall. In one optional version of this embodiment, a pair of gateways may be provided along with a pair of **screening** routers, a pair of firewalls, and a pair of choke routers. In another optional version...

...coupled to the firewall for storing the data. As a further option, a second wide **area** network may be connected to the firewall via a **screening** router. The following material provides a more detailed description of the above-described method.  
494...

...clients and partners, vendors and suppliers, the Internet and remote users, just to name a **few**. This interconnectivity **leads** to complex security issues that need to be addressed. The problems associated with connecting the...

...their supplier, however, does one really know how well their network is secured? Contracts and **Service** Levels can and should deal with many of these issues, however, technology can also be...

...description is to demonstrate a secure way to interconnect external resources and the corporate Wide **Area** Network (WAN). There is an

be decided up front. Who is in charge of fault management? Configuration and security management? Capacity and performance management? Are the gateways managed centrally or locally? Or is there some combination?

Fault Management

505

Fault management can often be grouped with existing management infrastructure, such as a network operations center. The addition of gateways, while possibly adding new types of hardware, may require many of the same skills in terms of monitoring and troubleshooting the network. In addition, this group should perform many of the following functions:

- Ensure that network circuits are active and available

- Configure routers

- Ensure integrity of router configurations

gn

- \* Configure DNS systems

- Collect and analyze capacity and utilization statistics

- Maintain relationship and contacts with Internet Service Provider

Configuration Management

Configuration and security management should consist of the following responsibilities:

- Manage user ID process

- Administer the firewall policy database

- Create, evaluate and distribute reports of firewall activities

9 Develop tools to collect and analyze firewall statistics for capacity planning

- Interface with vendor to resolve firewall software issues

- Install and test all software releases

- Perform analysis of firewall and DNS server logs

- Perform quality assurance and regression testing

Security Management

- Confirm that firewall operations conform to security policy

Develop tools to collect and analyze firewall statistics for intrusion detection

0 Provide leadership in incident response situations

- Provide security expertise in analysis of service requests

- Perform analysis and approval for non-standard service requests

Server Security

506

This portion of the description lists recommended practices for a Windows NT server environment. The single most important element in ensuring a secure LAN server environment is the presence of a knowledgeable and conscientious LAN server security administrator. In recognition of the extremely important role of this administrator, this standard focuses on requirements for LAN server security administration. Key items include secure handling of accounts, file and directory protection, audit requirements, and physical and environmental security.

NT Security Standard

This standard is primarily oriented to Windows NT. It should also be noted that there are minimal security differences in a Windows NT workstation and a Windows NT server. The differences between the server and workstation are that the server can support a domain, contains domain accounts, contains the workstation listing for the domain, and has the ability to make global groups. The ability to set permissions on files, network shares, and create local accounts, local profiles, and local settings are exactly the same on the server as the workstation. This portion of the present description has attempted to acknowledge where



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00758729      \*\*Image available\*\*

**COUPON CALENDAR SYSTEM AND METHOD**

**PROCEDE ET SYSTEME DE CALENDRIERS A COUPONS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200072113 A2 20001130 (WO 0072113)

Application: WO 2000US13700 20000519 (PCT/WO US0013700)

Priority Application: US 99135258 19990521

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 8209

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... to consumers based on the desired dates of the consumer, the  
method comprising:  
receiving a **request** from at **least** one consumer reflecting a date or  
possible range of dates and  
desired good or **service** ;  
making such request available to a plurality of good and **service**  
**providers** ; receiving offers for goods or **services** from at least one of  
the providers; and presenting to the **consumer** information on at least  
one offer from the provider. .1 6.  
COUPON CALENDAR COMPONENT  
USER...

...FROM MERCHANT

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GET MERCHANT'

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STORE MERCHANTS

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USE QUERY PROCESS
(FIG, 7)
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**12/3,K/17 (Item 16 from file: 349)**

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00752886

**MORTGAGE AUCTION PROCESS MODEL**

**MODELE D'UN PROCESSUS D'ENCHERES HYPOTHECAIRES**

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 30355, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200065516 A2 20001102 (WO 0065516)  
 Application: WO 2000US11897 20000428 (PCT/WO US0011897)  
 Priority Application: US 99131360 19990428

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
 GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
 MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA

UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20897

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... a FREE AgentPlus'" Web site. Grow your business with our internet

Addressing the  
needs of **small**

**Leads** Program, Agent Directory, Exclusive Agent Referrals, Free  
business owners and Content Package, Property Analysis and more. @ I @  
**service** Providers.

Martgrign Lendpirs RIM-1

Agents , Lenders & Servic

Maximize your marketing dollars and broaden your porttfolio with our  
Providers suite of tools including Mortgage Auction, Property Analysis,  
Appraisal & **Select** nt

PM@stria

Closing and the Internet Leads Program. Coming soon - LendingPlus'",

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...Us

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Connect with motivated lenders nationwide who need your **services**

-Contact Us through our online Appraisal & Closing network.

**Service Providers** m4rm MI

Become a part of our nationwide network of title companies, escrow  
agents, dosing attomeys and other **service providers** , and learn how to  
Orow your business online.

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Show All Applications

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NY nOH 13 OK D OR r-1 PA EJ RI C]SC DSD O'TN OTX OUT

CJ WA DWI OWV 0 WY

VA ED VT

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Enter Loan Amount Range: from \$F@@ to \$F@@

C3 Review all loan amounts

Enter Credit Score Range:

from F@ to

Enter ...all credit scores 34-7

from % to F@- %  
 C3 Review all Loan to Value ranges  
**Select** Loan Type(s):  
 J:@3 Refinance My Mortgage and Get Cash Out  
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 0 Purchase a New Home  
 C3 Refinance My Mortgage  
**Select** Loan Term(s):  
 1 yr. ARM  
 3 yr. Fixed Then Adjustable  
 E35 yr. Fixed Then...

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1 What kind of loan are you looking for? Financing  
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 Rate Or We Pay You \$250.  
 Click Here For Details.

2 What is the estimated price of your new home?  
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3 How much do you plan on putting down for your dom payment?  
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4 Monthly Income:  
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5 Tell us about your monthly obligations:  
 Total monthly rent or mortgage \$  
 2nd mortgage \$  
 Car payment \$  
 Credit cards \$  
 Personal loans \$

TR RFRI  
 Welcome  
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**12/3,K/18 (Item 17 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00736216 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS**

**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)

Application: WO 2000US4163 20000218 (PCT/WO US0004163)

Priority Application: US 99120760 19990219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14767

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

#### Claim

... needs. Yet another embodiment includes a customer transceiver 50 that identifies an individual to a **service** provider, permitting the **service** provider to then access information about the customer for the purpose of providing personal **services** to the customer. A further embodiment includes a customer transceiver 50 that transmits automatic teller machine (ATM) card information to an ATM. Once the ATM receives the information, the customer is prompted to input his/her PIN and transaction information, allowing the process to continue as usual. Various active and customer transceivers (48 and 50, respectively) may be implemented in the course of practicing this invention. For example, the TIRIS system commercially available from Texas Instruments Corporation is representative of the technology. Further details of digital signature transponder (DST) and TIRIS technology are contained in U.S. Patent No. 5,541,604 assigned to Texas Instruments Deutsche Line GmBh, the disclosure of which is hereby expressly incorporated by reference. A simplified diagram of a preferred embodiment of customer transceiver 50 is shown in FIG. 10. As shown, customer transceiver 50 is comprised of a keyboard 110, CPU 120, memory 130, receiver 140, transmitter 150 and security pad 160. As further shown in FIG. 10, keyboard 110...prior to pressing a numbered key specifies which order item the customer is interested in **selecting**. For example, "#1" corresponds to the first purchasing preference, pressing "#2" corresponds to the second...

...step 1225). If the first character is a "", the CPU 1120 transmits a payment choice **selection** associated with the entered number (step 1235). The customer must have a valid payment method...

...specification describes operation of customer transceiver 50 as including the capability to specify a merchandise/ **service selection**, an alternate method of payment, a customer number or a PIN, it is obvious that...

...will only activate if the same finger is placed upon security pad 1160, creating a **match** with fingerprint information stored at the first use of customer transceiver 50. Of course, any to be made when a fingerprint on pad 82 **matches** any of the fingerprints prestored within customer transceiver 50. Fingerprint reading, storing, and **matching** technology is currently available from the plurality of sources including, for example, Indicator Technology Corporation...

...customer transceiver 50, the security pad may actually be included in a

computer display touch **screen** .  
Another embodiment of customer transceiver 50 includes a customer transceiver with read/write capability. That...

...modem (not shown). Customer transceiver 50 consequently may be capable of interfacing with a central **location** (over CATV coaxial cable) such that a person wishing to watch a pay-per-viewWTM...

...transmission of a customer ID and other security information for authenticating payment for goods and **services** via the Internet, or authenticating and authorizing access to digital information (e.g., movies, music...

...portable merchant transceiver that allows a vendor (pizza delivery person) to authorize transactions from any **location** . The merchant transceiver includes a CPU 1300 with sufficient memory 1305 to capture and locally...

...entities that own merchant store 12 and payment processing system 16. In exchange for the **service** provided by transaction processing system 26, merchants are charged fees to process transceiver-based transactions. First, a transaction fee is charged for each transaction processed through transaction processing system 26. In addition, an advertising fee may be charged to cover brand communication. That is, customer transceiver 50 is supplied under a brand name owned by the owner of transaction processing system 26. This brand name is widely advertised to entice customers to patronize merchant stores 12 having the ability to conduct transactions using customer transceiver 50. Thus, the owner of transaction processing system 26 charges an advertising fee to participating merchant stores 12. Alternatively, the transaction processing system 26 may permit large corporations owning multiple retail outlets to market customer transceiver 50 using their brand name. Thus, such merchant companies will "issue" customer transceivers 50 and pay a fee to the transaction processing system. The transaction processing system then offsets these costs to merchant stores 12 by providing monthly rebates based on the dollar volume of transceiver-based transactions conducted through its outlets. The Preferred Method For Processing a Financial Transaction The preferred method for processing a financial transaction will now be described in conjunction with FIGs. 13 As ...POS device 34, combining the captured data with the merchant ID and the customer's **selected** purchase items into an authorization **request** , encrypting at **least** a portion of the **request** (if desired), and transmitting it to transaction processing system 26. Once it receives the authorization...

...the transaction processing system 26 identifies the appropriate payment processing system16 and then transmits the **customer** 's payment data and the transaction data to the payment processing system 16 for authorization...

...merchant via the transaction processing system 26. The transaction processing system 26 may also transmit **customer** identification and purchase data upon request by a participating merchant. In addition to its function...

...transactions, transaction processing system 26 also collects the transaction data



transaction processing system 26 periodically retrieves updated **customer** profile data from an online memory **location** (RAM 88, or secondary storage device 94). In step 520, the transaction processing system 26...

...appropriate and then presents invoices to each merchant and payment processor, based on sales activities. **Customer** profile information 102, merchant information 104, transaction information I 1 0, and **customer** payment method information 112 are used to determine the fees to be paid to each...

...system 26, as appropriate.) Once the information is aggregated, the transaction processing system 26 updates **customer** profile data (step 530).

The process depicted in FIG. 16 does not include the process performed when a user seeks to have his/her transponder inactivated due to it being lost or stolen. In this case, the database will be immediately updated in order to preclude fraudulent use of the transponder by unauthorized personnel. FIG. 17 is a detailed flow diagram depicting the steps performed in step 600 of FIG. 13. The transaction processing system 26, as shown in step 610 periodically retrieves raw transaction data from secondary storage device 94. This retrieval can be performed at a predetermined time each day, or it can be performed shortly after the transaction is completed. In any event, the raw transaction data consists of customer profile information 102, merchant information 104, loyalty program information 108, transaction information 1 1 0, and customer personal information 114. This data is collected and analyzed for different purposes such as determining the effectiveness of the transaction

processing system 26, refining and developing new, related products, and developing, tracking and analyzing loyalty programs and special promotions that are of specific interest to transaction processing system 26 customers and merchants. In addition, the information may be sold to merchant companies 12 and payment processing systems 16 to provide personalized service to individual customers. It is expected that merchant companies would pay for data from transaction processing system 26 based on volume or a per project basis. In step 620, the transaction processing system 26 updates loyalty data and in step 630, the updated information is transmitted to merchants who desire the additional data customer transaction data with demographic data that may be used to track customer purchasing trends. It will be apparent to those skilled in the art that various modifications and variations can be made in the disclosed process and product without departing from the scope or spirit of the invention. Other embodiments of the invention will be apparent to those skilled in the art from consideration of the specification and practice of the invention disclosed herein. It is intended that the specification and examples be considered as exemplary only, with a true scope and spirit of the invention being indicated by the following claims.

#### Claims

1 A method for processing transactions comprising the steps of:  
transmitting a signal to one of a plurality of point-of-sale devices,  
said

12/3,K/19 (Item 18 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00539970 \*\*Image available\*\*

**METHOD AND SYSTEM FOR ELECTRONICALLY MANAGING AND REIMBURSING MEDICAL CARE  
PROCEDE ET SYSTEME DE GESTION ET DE REMBOURSEMENT DE SOINS MEDICAUX**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200003343 A1 20000120 (WO 0003343)  
Application: WO 99US15429 19990709 (PCT/WO US9915429)  
Priority Application: US 98113939 19980710

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE  
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN  
YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE  
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN  
GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 16559

International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... is made even more difficult for providers because they typically do not know whether particular **services** are covered for a particular patient, and if so, at what level they will be...

...patient as an eligible member of an insurance plan and to determine the types of **services** that will be covered for this patient. Covered **services** will vary for each insurance plan, and can even vary for individual patients within a...

...for many months before know whether and how much they will be paid for **services** performed.  
A similar situation exists for referrals made for extended care or for specialized **services**. Not only is it difficult for the referring provider to know whether the referral will...

...insurance plan, it is also difficult for a referring provider to know exactly what specialty **service** is needed. For example, a general practitioner may know that a patient has some type...

...needed to recommend ICD-9 and CPT codes. A specialist performing provider who receives a **referral** may be even **less** familiar with the **services** typically covered by a particular insurance plan, and thus may face even greater uncertainty about the possibility of payment.  
Thus, for both **services** performed and referrals made, the current situation requires significant effort by providers to receive payment and creates 5 uncertainty and delay in their receipt. While uncertainty can be reduced for **services** that can be postponed until they can be pre-authorized by the insurance plan, that...

...situation also requires significant effort by insurance plans and UM groups to track referrals and **services** performed, to preauthorize a variety of referrals and **services**, to determine whether to authorize payment for claims. and to supply and track payments. The...

...data before receiving care. and the provider will have to re-enter information about past **services** provided and any current referral.

SUMMARY OF THE INVENTION

Some embodiments of the present invention provide a method and system for guiding medical **service providers** in making referrals and in **selecting services** to be provided that are automatically authorized for specified payments. The system creates and shares...

...the patient is to be referred to a performing provider for the provision of medical **services**, the system assists the user in specifying the referring and performing providers. a referral basis...

...If a referral is automatically authorized, the corresponding PCR is immediately forwarded electronically to the **selected** performing provider without requiring manual review. When a performing provider is to treat a patient, the system 1 5 assists a user in specifying diagnosis and **service** codes for which the system can automatically authorize payment. If the treatment is automatically authorized...

...local computers or as information stored on a central server for retrieval by the appropriate **clients**. In another embodiment, some users are contactable in other ways such as by one-way or two-way pager, cellular phone, voice mail, etc. For example, a physician who can manually approve a type of procedure may carry a pager rather than be tied to a particular computer. The system tracks the status of various users, and forwards information to them in the manner appropriate for that user. Thus, if a destination user has access to a computer connection, a PCR can be forwarded to the user as an object or as email. Alternately, if the user has a communication device such as a pager or a phone, the system can convert the information from the PCR into an appropriate alphanumeric or spoken format so that the user can receive the information on their communication device.

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 is a diagram illustrating an embodiment of the Electronic ...Care Commerce (EMCC) system of the present invention. Figures 2-15 are example user interface **screens** of an EMCC system.

1 5 Figure 16 is a block diagram illustrating an embodiment...

...Referral Information subroutine.

Figure 19 is an exemplary flow diagram of an embodiment of the **Select An Instance Of Specified Type Of Information Based On Specified Context Of Past Selections** subroutine...

...INVENTION

An embodiment of the present invention provides a method and system for guiding medical **service providers** (-providers"), in making referrals and in **selecting** 1 0 **services** to be provided that are automatically authorized for specified payments. In particular, the Electronic Managed...

...that are automatically paid when they are either automatically or manually authorized. Since referrals and **services** can be automatically authorized for guaranteed payment, uncertainty of providers about reimbursement and under-payments...

determined based on the previous selections made, such as insurance plan, member, referral history and referring provider. Since the past medical treatment indicated by the associated PCR was related to heart problems, many of the performing providers who can be automatically authorized for the current referral may be cardiologists. Note also that a self-referral is allowed at the current time. Thus, if the initial consultation by Dr. Hilter had indicated that additional treatment of a general nature by herself was a preferred course of action, a self-referral could be used to automatically authorize an extended course of treatment. In this situation, however, Mr. Anderson's continuing heart problems are best treated by a cardiologist, so the user of the Gatekeeper module selects Dr. Roberto Mendez as the performing provider and continues to the next screen. The Gatekeeper module continues to U1 screen 800 shown on Figure 8. This screen allows the user to identify one or more referral bases for referring the patient to the performing provider. As with previous screens, the referral bases listed can be automatically authorized based on the combination of previous selections made, including the performing provider. These referral bases describe patient problems at a high level, such as a problem with a major bodily system. While Dr. Hilter does not have the necessary cardiological expertise to make precise diagnoses, she suspects that Mr. Anderson may be having problems related to arrhythmia and/or a heart valve disorder. Thus, the user of the Gatekeeper module selects referral bases entries related to those problems and then selects the Done button to continue.

The Gatekeeper module then continues to U1 screen 900 shown on Figure 9, where a list of types of facilities for the referral treatment are shown. These listed facilities can be automatically authorized based on the combination of previous selections made, and the user selects a physician's office as the appropriate facility type. The user then continues to the next screen by selecting the Done button.

After selecting the type of facility, the Gatekeeper module continues to I 0 U1 screen I 000 shown on Figure 10. This screen allows the user to specify one or more suggestions for types of referral treatments to be performed by the performing provider. As with the referral bases, the referral treatment type suggestions are often at a high level rather than a highly particularized service. In this case, Dr. Hilter believes that lab tests and diagnostic X-rays may be the best course of continued treatment. As before, 15 the treatment type suggestions shown can be automatically authorized based on the previous selections made. After selecting the referral

**12/3,K/20 (Item 19 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00419900 \*\*Image available\*\*

**CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS**

**SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES**

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TEDESCO Daniel E,  
JINDAL Sanjay K,  
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LECH Robert R,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9810361 A1 19980312  
Application: WO 97US15492 19970904 (PCT/WO US9715492)  
Priority Application: US 96707660 19960904; US 97889319 19970708  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN  
YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK  
ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN  
TD TG  
Publication Language: English  
Fulltext Word Count: 64791

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

#### Claim

... The system according to claim 96, wherein said funds are charged to a periodic telephone **service** bill issued by a telephone **service provider**. 101. The system according to claim 96 or 97, wherein said purchase offer is received...

...system according to claim 96 or 97, wherein said purchase offer is for a telephone **service** contract for a predefined period of time.  
165  
, The system according to claim 96 or 97, wherein said purchase offer is for a telephone **service** contract for a predefined amount of money. 105. The system according to claim 96 or 97, wherein said **customer** -defined condition specifies a particular time of day for said one or more telephone calls. 106. The system according to claim 96 or 97, wherein said **customer** -defined condition specifies a minimum duration for said one or more telephone calls. 107. The system according to claim 96 or 97, wherein said **customer** -defined condition specifies a maximum duration for said one or more telephone calls. 108. The system according to claim 96 or 97, wherein said **customer** -defined condition includes a telephone number of a party to be called.  
109. The system obtaining a purchase offer from a **customer** for one or more telephone calls, said purchase offer containing at least one **customer** -defined condition and a payment identifier for specifying a manner in which funds will be...

...one or more of said carriers an acceptance of said purchase offer; and binding said **customer** to purchase said telephone calls if an acceptance is received for said purchase offer.  
166...

...of processing long distance calls. comprising the steps of:  
obtaining a purchase offer from a **customer** for one or more telephone calls., said purchase offer containing at least one **customer** -defined condition including a price:  
identifying one or more rules from a plurality of long...

...carriers, each of said rules containing one or more carrier-defined restrictions: and bindina said **customer** to purchase said telephone calls if said custornrdefined condition satisfies each of said carrier-defined restrictions of at least one of said rules. 113. A computer device for consummating a binding contract between a remote prospective event ticket buyer and a remote potential event ticket seller, comprising:  
 a mernorv device: and  
 a processor disposed in connection with said memory deNrIce, said processor configured to:  
 receive from said buyer a purchase offer for an event ticket, said offer containing at least one condition. an account number from a creneral purpose financial account, and authorization to charge said general purpose financial account for a purchase meeting said at least one condition;  
 transmit said purchase offer to a plurality of remote potential event ticket sellers: receive from at least one ofsaid remote potential event ticket sellers an unconditional acceptance of said offer-,  
 determine a replacement ticket identifier associated with said event ticket: and transmit said replacement ticket identifier to said buyer. 114. The device of claim i 13 wherein said processor is further configured to receive a second general purpose financial account number from said seller and authorization to charge said second general purpose account number for a penalty applied to an account of said seller. 1 15. The device of claim I 1 3 wherein said processor is further confi Prured to process payment to said seller upon receiving a signal representing surrender of said event ticket by said seller. 167  
 . The device of claim 1 13 wherein said processor is further configured to proces's payment to said seller upon receiving a ticket number associated with said event ticket. 117. The device of claim I 1 3 wherein said processor is further configured to process a cancellation of said event ticket. 118. The device of claim II 3 wherein said processor is further confi gured to receive and store a name of said buver associated with said event ticket.  
 M  
 119. The device of claim I 1 3 wherein said processor is further configured to transmit to a venue controller a ticket identifier associated with said event ticket. 120. The device of claim 1 19 wherein said ...signal, the offer signal thereby defining an offer having at least one condition from a **customer** -,  
 receiving a payment identifier signal for specifying an account from which funds may be paid...  
 ...acceptance signal responsive to the transmitted offer signal and the transmitted informational signal-, and  
 169  
**selecting** one acceptance signal.  
 127. An apparatus for processing sales ofitems, comprising:  
 a storage device; and...  
 ...signal. the  
 offer signal thereby defining an offer having at least one condition from  
 a  
**customer** ,  
 receive a payment identifier signal for specifying an account from which funds may be paid,  
 receive an informational signal ...an acceptance  
 signal responsive to the transmitted offer signal and the transmitted informational signal, and

**selecting** one acceptance signal. 128. The apparatus of claim 127, wherein the processor is further operative with the program to:  
identify the seller from which the **selected** acceptance signal was received. 129. The apparatus of claim 127, wherein the processor is further...

...The apparatus of claim 127, wherein the processor is further operative with the program to **select** the first received acceptance signal. 134. The apparatus of claim 127, wherein the processor is further operative with the program to **select** a random one of the plurality of acceptance signals if a plurality of acceptance signals...

...are received,  
sort the plurality of acceptance signals according to a predetermined sort criteria, and  
**select** the first of the sorted plurality of acceptance signals. 136. The apparatus of claim 127...

...of a seller  
which corresponds to one of the plurality of acceptance signals,  
receive a **selection** signal indicative of a **selected** seller signal,  
and thereby indicate a corresponding acceptance signal, and  
171

**select** the acceptance signal corresponding to the **selected** seller signal. 137. An apparatus for processing sales of a loan between a borrower terminal  
and at least one lender terminal, comprising:  
a storage device; and  
a processor connected to the storage device, the borrower terminal and the at least one lender terminal,  
the storage device storing  
a program for controlling the processor; and  
I 0 the processor operative with the program to  
receive from the borrower terminal an offer signal including at least one condition signal, the offer signal thereby defining an offer having at least one  
condition from a borrower,  
receive from the borrower terminal a payment identifier signal for specifying an account from which funds may be paid,  
receive an informational ...terminal an acceptance signal responsive to the transmitted offer signal and the transmitted informational signal,  
**select** one acceptance signal, and  
identify the lender terminal from which the **selected** acceptance signal was received. 138. The apparatus of claim 137, wherein the processor is further...

...loan period and an interest rate. 141. The apparatus of claim 137, wherein the at **least** one condition signal indicates a **request** for a lowest of one of a periodic payment amount and an interest rate.  
142...

...a plurality of acceptance signals are received, wherein each acceptance signal includes an interest rate, **select** an acceptance signal having the lowest interest rate of the plurality of acceptance signals.  
144...

...plurality of acceptance signals are received, wherein each acceptance signal includes a periodic payment amount, **select** an acceptance signal

having the lowest periodic payment amount of the plurality of acceptance signals. 146. The apparatus of claim 144, wherein the offer signal further includes: a fourth condition signal indicative of a loan period. 147. The apparatus of claim 144, wherein the offer signal further includes: a fourth condition signal indicative of a maximum loan period. 148. The apparatus of claim 137, wherein the offer signal includes: a first condition signal indicative of a loan amount, a second condition signal indicative of a periodic payment amount, and a third condition signal indicative of an interest rate. 149. The apparatus of claim 148, wherein the second condition signal is indicative of a monthly payment amount. 150. The apparatus of claim 148, wherein the offer signal further includes: a fourth condition signal indicative of a loan period. 151. The apparatus of ...condition signal, the offer signal defining an offer having at least one condition from a **customer**; receive a payment identifier signal for specifying an account from which funds may be paid...

...processor is further operative

with the program to:

if a plurality of rules are satisfied, **select** one of the plurality of satisfied rules. 156. The apparatus of claim 155, wherein the processor is further operative

with the program to:

**select** a random one of the plurality of satisfied rules. 157. The apparatus of claim 155, wherein the processor is further operative with the program to:



| Set | Items   | Description  |
|-----|---------|--|
| S1  | 610900  | CONSUMER? OR CUSTOMER? OR OWNER? ? OR HOMEOWNER? OR CLIENT?  |
| S2  | 81795   | SERVICE() PROVIDER? OR REPAIRM?N OR HANDYM?N OR CONTRACTOR?<br>OR PLUMBER? ? OR ELECTRICIAN? OR ROOFER? ? OR BUILDER? ? OR C-<br>LEARING() (SERVICE OR WOM?N OR LADY OR LADIES) OR EXTERMINATOR? |
| S3  | 1448693 | MATCH??? OR (PUT OR BRING) () TOGETHER OR SELECT??? OR FILTE-<br>R??? OR SCREEN???   |
| S4  | 3787284 | SERVICE? ? OR TASK? ? OR WORK OR PROBLEM OR LOCATION OR AR-<br>EA OR ZIP   |
| S5  | 2263216 | LEAST OR LESS OR LESSER OR FEW OR FEWER OR FEWEST OR SMALL?  |
| S6  | 772055  | LEAD OR LEADS OR REQUEST? ? OR REFERRAL? OR (WORK OR JOB) (-<br>) ORDER? ? OR RECOMMENDATION?  |
| S7  | 11580   | S1 AND S2  |
| S8  | 743     | S7 AND S3  |
| S9  | 11243   | S5(4N)S6   |
| S10 | 0       | S8 AND S9  |
| S11 | 23995   | S5(10N)S6  |
| S12 | 13      | S7 AND S11   |
| S13 | 13      | RD (unique items)  |

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(c) 2006 The HW Wilson Co.

File 474:New York Times Abs 1969-2006/Mar 30  
(c) 2006 The New York Times

File 475:Wall Street Journal Abs 1973-2006/Mar 30  
(c) 2006 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

**13/5/1 (Item 1 from file: 2)**

DIALOG(R)File 2:INSPEC

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09314619 INSPEC Abstract Number: B2005-04-6210L-277, C2005-04-5620-141

**Title: A programmable network enabling content adaptation**

Author(s): Mathieu, B.; Carlinet, Y.; Gourhant, Y.

Author Affiliation: France Telecom R&amp;D, Lannion, France

Conference Title: Mobility Aware Technologies and Applications. First International Workshop, MATA 2004. Proceedings (Lecture Notes in Computer Science Vol.3284) p.108-17

Editor(s): Karmouch, A.; Korba, L.; Madeira, E.R.M.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 2004 Country of Publication: Germany xii+382 pp.

ISBN: 3 540 23423 3 Material Identity Number: XX-2004-02348

Conference Title: Mobility Aware Technologies and Applications. First International Workshop, MATA 2004. Proceedings

Conference Date: 20-22 Oct. 2004 Conference Location: Florianopolis, Brazil

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Content adaptation, for delivering personalized information based on terminal capabilities, user preferences and access network topology, is still challenging although many standardization works have been done. These works lead to several formats for specifying user session information. This is based on content adaptation by **service providers** insofar as they know about terminal and access network capabilities. This paper presents a new solution based on a programmable network that inserts dynamically user session information into **client** /server exchanges. Different software modules associated to different formats can be deployed dynamically into the network on behalf of the **service providers**. The programmable node ensures transparency from the **client** point of view even in the case of TCP exchanges. The performance results show that our solution behaves better than a solution based on a proxy when no insertion is needed. On the other hand, the additional delay of this dynamic insertion is largely **less** than the average time for transmitting and processing **requests**. (18 Refs)

Subfile: B C

Descriptors: **client** -server systems; subscriber loops; telecommunication network topology; transport protocolsIdentifiers: content adaptation; programmable network; access network topology; **client** -server exchange; software module; TCP exchange; user session information

Class Codes: B6210L (Computer communications); B6220B (Subscriber loops); B6150P (Communication network design, planning and routing); C5620 (Computer networks and techniques)

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**13/5/2 (Item 2 from file: 2)**

DIALOG(R)File 2:INSPEC

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09243532 INSPEC Abstract Number: B2005-02-6210L-389, C2005-02-5620-156

**Title: An architecture for publishing and distributing service components in active networks**

Author(s): Dragios, N.; Harbilas, C.; Tsoukatos, K.P.; Karetsos, G.

Author Affiliation: Sch. of Electr. &amp; Comput. Eng., Athens Nat. Tech. Univ., Greece

Conference Title: Telecommunications and Networking - ICT 2004. 11th

International Conference on Telecommunications. Proceedings (Lecture Notes in Comput. Sci. Vol.3124) p.227-33

Editor(s): de Souza, J.N.; Dini, P.; Lorenz, P.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 2004 Country of Publication: Germany xxvi+1390 pp.

ISBN: 3 540 22571 4 Material Identity Number: XX-2004-01818

Conference Title: Telecommunications and Networking - ICT 2004. 11th International Conference on Telecommunications. Proceedings

Conference Date: 1-6 Aug. 2004 Conference Location: Fortaleza, Brazil

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P); Experimental (X)

Abstract: Application level active networks provide a way of transforming the current network infrastructure into a one wherein new services and protocols are more easily adopted without the need for standardization. In this paper, we deal with an application layer active networking system, and address the problem of publishing and distributing the software components provided by the trusted **service providers** throughout the active network. We propose a network architecture of dedicated servers providing content distribution network (CDN) functionality. This **leads to smaller** response times to **client requests** and decreased network traffic. Experimental results from a test network configuration illustrate the benefits obtained from exploiting CDN capabilities, and support the viability of our approach. (10 Refs)

Subfile: B C

Descriptors: computer networks; network servers; telecommunication services; telecommunication traffic

Identifiers: service component distribution; service component publishing ; active networks; application layer active networking system; software component; dedicated servers; content distribution network; network traffic

Class Codes: B6210L (Computer communications); C5620 (Computer networks and techniques)

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13/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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08036997 INSPEC Abstract Number: B2001-10-6150D-041, C2001-10-5670-010

**Title: Performance evaluation of dependable real-time communication with elastic QoS**

Author(s): Jong Kim; Shin, K.G.

Author Affiliation: Dept. of Comput. Sci. & Eng., Pohang Univ. of Sci. & Technol., South Korea

Conference Title: Proceedings International Conference on Dependable Systems and Networks p.295-303

Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA

Publication Date: 2001 Country of Publication: USA xxii+529 pp.

ISBN: 0 7695 1101 5 Material Identity Number: XX-2001-01688

U.S. Copyright Clearance Center Code: 0 7695 1101 5/2001/\$10.00

Conference Title: Proceedings International Conference on Dependable Systems and Networks

Conference Sponsor: IEEE Comput. Soc. Tech. Committee on Fault-Tolerant Comput. (TCFTC); IFIP Working Group 10.4 on Dependable Comput. & Fault Tolerance; Chalmers Univ. Technol.; LAAS-CNRS; LASIGE-Univ. Lisboa; Carnegie-Mellon Univ

Conference Date: 1-4 July 2001 Conference Location: Goteborg, Sweden

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P); Theoretical (T)

Abstract: When a **client** requests a real-time connection that requires an excessive amount of resources and/or a very high level of QoS, the

network **service provider** may have to reject the **request**, and only a **small** number of connections could be accepted. On the other hand, if the **client** requests only the minimum level of QoS, he may receive only a bare-bones service even when there are plenty of resources available. One way of utilizing resources efficiently is to specify flexible (elastic) QoS requirements that can be adapted to the availability of network resources. S.J. Han et al. (1997) proposed to allocate one primary channel and one or more backup channels to each dependable real-time (DR) connection. One drawback of this scheme is the severe reduction in number of DR connections that can be accommodated, due mainly to the need for reserving resources for backups. This is equivalent to wasting precious resources in the absence of faults as far as the system's ability of accepting DR connections is concerned. By using elastic QoS for this DR communication service, one can accept substantially more DR connections and improve the utilization of resources efficiently and significantly. We analyze the DR communication service with elastic QoS. Fault tolerance is achieved by allocating one backup channel to each DR connection. A Markov model is developed and used to analyze the average QoS level allotted to the primary channel of each DR connection. Our evaluation results show that the proposed Markov model accurately represents the behavior of DR connections with elastic QoS. (16 Refs)

Subfile: B C

Descriptors: channel allocation; fault tolerance; Markov processes; performance evaluation; quality of service; real-time systems; resource allocation; telecommunication network reliability

Identifiers: performance evaluation; dependable real-time communication; elastic service quality; real-time connection; efficient resource utilization; flexible QoS requirements; network resource availability; primary channel allocation; backup channel allocation; resource reservation; fault tolerance; Markov model

Class Codes: B6150D (Communication channel equalisation and identification); B0170N (Reliability); B0240J (Markov processes); C5670 (Network performance); C1140J (Markov processes)

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#### 13/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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01507688 INSPEC Abstract Number: B73018597

#### Title: Experience gained from the Project KNK

Author(s): Brudermuller, G.; Marth, W.; Tebbert, H.

Author Affiliation: Kernkraftwerk-Betriebsgesellschaft mbH, Leopoldshafen, West Germany

Journal: Atomwirtschaft - Atomtechnik vol.18, no.2 p.85-7

Publication Date: Feb. 1973 Country of Publication: West Germany

CODEN: AWAKAG ISSN: 0365-8414

Language: German Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The experience gained by the **owner** and operator during the building and commissioning of KNK-I and KNK-II with a financial involvement of over DM 200 million lies primarily in the technical details of the daily routine over six years. But it manifests itself no less in the assessment of the working of the chosen organisational model used for carrying out the project. KNK was sponsored by the Federal Ministry for Education and Science, ordered and owned by the Gesellschaft fur Kernforschung mbH/Versuchsanlagen and the firm Kernkraftwerk-betriebsgesellschaft mbH which was founded by the utility Badenwerk AG will act as future operator. The firm INTERATOM acted as general **contractor** for its turn-key erection and commissioning according to a model which had already been followed with

other large nuclear experimental plants such as MZFR and HDR. The projects KNK-I, KNK-II and SNR-300 are linked together in time. The controlling factor in the development of the KNK project is that KNK-II should have an operational **lead** of at **least** three to four years over SNR-300 in order that it can provide sufficient operating experience for it. Although it was possible to finish the building and assembly on time a delay of two years occurred at the commissioning stage. The troubles which led to this delay are collected in six different categories of experience and described by means of examples.

Subfile: A B

Descriptors: nuclear reactors; reviews

Identifiers: nuclear reactors; Na cooled; KNK project

Class Codes: A2850 (Fission reactor types and applications); B8220B (Nuclear reactors)

13/5/5 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01702517 ORDER NO: AAD99-29101

**GAINING CUSTOMER COMPLIANCE IN SERVICES (COMPLIANCE, CHOICE, HEALTH CARE)**

Author: DELLANDE, STEPHANIE JOY

Degree: PH.D.

Year: 1999

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, IRVINE (0030)

Chair: MARY C. GILLY

Source: VOLUME 60/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1667. 130 PAGES

Descriptors: BUSINESS ADMINISTRATION, MARKETING ; HEALTH SCIENCES, HEALTH CARE MANAGEMENT ; HEALTH SCIENCES, NUTRITION

Descriptor Codes: 0338; 0769; 0570

Examination of services requiring **customer** compliance is important because many of today's societal problems (e.g., high-fat diets, poor physical fitness, exercising poor prenatal health, smoking, drinking and driving) exist because of poor choices people make. Petty and Cacioppo (1996) indicate that the majority of the leading causes of death in the United States could be substantially reduced if people at risk would change just five behaviors—noncompliance with healthful behaviors, poor diets, lack of exercise, smoking, and alcohol and drug abuse. In addition, they indicate that each of these behaviors is inextricably linked with marketing efforts and the reactions of **consumers** to marketing campaigns.

The purpose of this dissertation is twofold. The first is to provide a conceptualization of the service delivery process for those services in which **customer** compliance with his/her role outside the service organization is a necessary condition for successful service delivery. The second is to empirically examine the conceptualization or proposed theoretical model. Services in which the **customer** participates to create while within the service organization and must comply with his/her role once outside of the service organization to ensure positive outcomes and **customer** satisfaction, have been labeled as compliance dependent services (CDS) (Dellande and Gilly 1998). Such services typically entail a service delivery process that is of longer duration, requiring long-term interactions with **service providers** and often requiring lifestyle changes. Examples of compliance dependent services include weight loss programs; exercise programs; long-term financial programs, e.g., saving for retirement, buying a home and/or college education; smoking cessation programs; psycho-therapy; and certain medical treatments, e.g., for diabetes, hypertension, prenatal care, renal disease requiring dialysis.

Because of the mandatory role of the **customer** in the delivery of services, and especially compliance dependent services, understanding the role of the **service provider** in contributing to the likelihood of **customer** role adherence is useful for consistently bringing about successful outcomes. A theoretical model of the provider's role in gaining **customer** compliance is offered. Examination of the model via partial **least squares** (PLS) methodology has **lead** to the identification of provider source characteristics and **customer** target attributes important in gaining compliance with CDS when the **customer** is away from the service firm.

The provider source characteristics identified as useful in gaining **customer** compliance are expertise and attitudinal homophily. The investigation also suggests that relevant homophily may be key in gaining compliance. **Customer** target attributes necessary for compliance are ability, role clarity and motivation. Most important of these attributes is motivation. While ability and role clarity are necessary, compliance is not likely if the **customer** is not motivated to perform as needed.

With CDS, **customers** are expected to alter habits that they have engaged in for a long time. Doing so can be difficult; however, this study clearly shows that compliance with healthful behaviors, e.g., consuming a nutritious diet, does lead to goal attainment and satisfaction. This insight may be helpful to providers of CDS in ensuring **customers** of achieving desired results when they adhere to prescribed regimens.

**13/5/6 (Item 2 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

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01442462 ORDER NO: AADAA-I1362015

**LIABILITY ALLOCATION AMONG THE PARTIES TO FIXED-PRICE CONSTRUCTION CONTRACTS IN SAUDI ARABIA**

Author: AL-BARGHOUTHI, MAHER TALAT

Degree: M.S.

Year: 1994

Corporate Source/Institution: KING FAHD UNIVERSITY OF PETROLEUM AND MINERALS (SAUDI ARABIA) (1088)

Source: VOLUME 33/06 of MASTERS ABSTRACTS.

PAGE 1917. 137 PAGES

Descriptors: ENGINEERING, CIVIL ; BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0543; 0454

This thesis discusses the issue of liability allocation among the parties to fixed-price construction contracts in Saudi Arabia. It focuses on the Public and Semi-public sectors. A survey was conducted using the principles of quota sampling where 52 questionnaires were distributed to 10 **owners** from both sectors, 6 consultants and 36 **contractors**. The survey comprised of two parts. The first constituted of a tabulation of all liabilities found in actual local contracts. Respondents were asked to allocate liabilities to the party that best controls it, which may differ from actual allocation. The second part constituted of 25 statements. This part included either liabilities that were not covered in actual contracts or liabilities that were of controversial nature. Respondents indicated their level of agreement on a 5-level scale in addition to a "no opinion" response. The first part resulted in a matrix reflecting a comparison between actual and proposed liability allocation. The second produced discussion of liability areas not covered by local contracts, proposed changes to current contracts and a conclusion that proper liability allocation may **lead** to better bids through more competition and **less** contingency.

13/5/7 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online  
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01341739 ORDER NO: AAD13-54550

**PSYCHOTHERAPY AND PERSONS WITH DEVELOPMENTAL DISABILITIES**

Author: YOUNG, JOHN COLE

Degree: M.S.W.

Year: 1993

Corporate Source/Institution: CALIFORNIA STATE UNIVERSITY, LONG BEACH (6080)

Chair: LESTER B. BROWN

Source: VOLUME 32/02 of MASTERS ABSTRACTS.

PAGE 501. 73 PAGES

Descriptors: SOCIAL WORK; PSYCHOLOGY, CLINICAL

Descriptor Codes: 0452; 0622

There are 7,000 persons with developmental disabilities living in the study-focus area of Southern California. Nearly all receive services from a state-mandated, private, nonprofit Developmental Disabilities Center. **Clients** are referred to outside **service providers** for identified needs. Of the many **referral** services, psychotherapy or "counseling" services have the **least** amount of data supporting continued utilization. Because the cost of psychotherapeutic services is often shouldered partly by the **client**, it is important to explore the question of whether psychotherapy benefits **clients** in terms of quantifiable positive change in their lives.

Fifteen developmentally disabled adult subjects were interviewed. The data collected, along with information gathered from participating clinical psychologists, indicated a positive relationship between psychotherapy and the subjects' perception of effective treatment. The results of this study lend support to the concept of self-esteem playing a vital role in the integration into mainstream society of persons with developmental disabilities.

13/5/8 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
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1248038 H.W. WILSON RECORD NUMBER: BAST95043790

**Abrasive blast media additives--a user's perspective**

Vincent, L. D;

Materials Performance v. 34 (July '95) p. 31-33

DOCUMENT TYPE: Feature Article ISSN: 0094-1492 LANGUAGE: English

RECORD STATUS: New record

**ABSTRACT:** The author considers the use of proprietary silicate-based abrasive additives as a means of reducing the leachable lead content of the blast residue of blast cleaning to below hazardous waste limits. A residue is not considered a hazardous waste if the statistically established Toxicity Characteristic Leachate Procedure (TCLP) leachable lead concentration is lower than 5 ppm. Therefore, both the **contractor** and **owner** will gain from using the most economical combination of methods, materials, and equipment that will obviate the disposal of any waste containing over 5 ppm of leachable lead. The addition of 15 to 20 percent of the proprietary silicate-based additive to nonmetallic abrasives of several kinds was found to lower the leachable **lead** levels to 1 ppm or

**less** . Issues such as efficiency and profile, special requirements, **lead** in the air and visibility, TCLP performance, nonrecyclable/recyclable abrasive comparisons, coatings performance, and beneficial reuse are addressed.

DESCRIPTORS: Lead based paint; Lead poisoning--Prevention; Blast cleaning;

**13/5/9 (Item 2 from file: 99)**

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
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1204875 H.W. WILSON RECORD NUMBER: BAST95000245

**In federal government cleanups, it's a small world after all**

Rubin, Debra K;

ENR v. 233 (Nov. 21 '94) p. 53+

DOCUMENT TYPE: Feature Article ISSN: 0891-9526 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: Part of a special section on toxic waste cleanup cost-containment. Although waste cleanup missions for the federal government that generate big contracts and bigger **contractors** have often been inhospitable to small firms, this situation is changing. Many small environmental services firms have been stymied by the technical complexities, regulatory hurdles, and risks of federal cleanup work, but federal waste site **owners** are now reaching out to small **contractors**, and larger competitors find that it pays to think small. The Army Corps of Engineers' Omaha district opted for a 40 percent small business subcontracting goal in its 4 cradle-to-grave Total Environmental Restoration Contracts. Now, other Corps districts, military branches and the Department of Energy are following this **lead** and are adopting similarly aggressive small business rules.

DESCRIPTORS: Government contracts; Small business; Hazardous waste management industry;

**13/5/10 (Item 1 from file: 474)**

DIALOG(R)File 474:New York Times Abs

(c) 2006 The New York Times. All rts. reserv.

06785463 NYT Sequence Number: 034371940712

**A BOOM FOR ON-LINE SERVICES**

New York Times, Col. 3, Pg. 1, Sec. D

Tuesday July 12 1994

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Developers race to build electronic communities in cyberspace, spurred by success of **consumer** information services that together attract more than million new **customers** a year from home computer users; industry optimists expect growth to continue, but others have concluded that rush could **lead** to glut of services overwhelming relatively **small** market; 10 largest revenue producers among on-line **consumer** services brought in only slightly more than \$500 million last year; new interactive services are being developed for **consumers** who use home computers to supplement other information systems: postal service, newspapers, magazines, television, telephones and books; for **service providers**, trick will be to distinguish themselves as either fun or functional enough to attract and keep **customers**; photo chart (M)



SPECIAL FEATURES: Chart; Photo  
DESCRIPTORS: ELECTRONIC INFORMATION SYSTEMS; SALES; DATA PROCESSING  
(COMPUTERS)  
PERSONAL NAMES: LEWIS, PETER H

**13/5/11 (Item 1 from file: 583)**  
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09021585

**Customers** are the ones set to score from M-Web's UIA deal  
SOUTH AFRICA: INTERNET DEAL TO BENEFIT **CUSTOMERS**  
AfricaNews Online (XXX) 23 Nov 1998 p.1  
Language: ENGLISH

Internet **customers** in South Africa hope that Internet connections will speed up when UUNet Internet Africa (UIA) takes over the sluggish M-Web network, following the announcement of a deal between Internet **service providers** UIA and M-Web. At present, the service offered by M-Web results in slow Internet access, and sometimes there is no connection at all. For UIA, the deal will result in higher income from network provision services for which it can charge a premium, while M-Web sees expansion as the only way to fight off competition from other **service providers** such as Vodacom, which launched its Yebo!net service in October 1998. M-Web will add UIA's **customers** to its existing 58000 **clients**, and increase its dominance in the **service provider** sector, but the move may lead to other link-ups between **smaller service providers** looking to make a profit from offering Internet services.

COMPANY: VODACOM; M-WEB; UIA; UUNET INTERNET AFRICA  
EVENT: Acquisitions & Mergers (15);  
COUNTRY: South Africa (7SOA);

**13/5/12 (Item 2 from file: 583)**  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06467303

Hong Kong Aims to Help Small **Builders**  
HONG KONG: REPORT HELPS SMALL DEVELOPERS  
The Asian Wall Street Journal (XKO) 08 May 1997 P.6  
Language: ENGLISH

The Hong Kong government said it had accepted 18 out of 21 recommendations suggested by the **Consumer** Council. The recommendations are based on the council's 1996 report saying that Hong Kong's residential property market lacked competition. **Recommendations** accepted include : 1) the government should recognise that **small** developers should play a role in the housing market. 2) small developers will gain more access to government housing contracts. 3) smaller developers could also compete in bidding at government land auctions by forming alliance with each other. 4) the government will rezone land sites and make more land available for development. However, the government rejected the recommendation to set up mortgage agencies and the reason is that the bank mortgage market is already competitive. \*

COMPANY: **CONSUMER** COUNCIL; HONG KONG  
PRODUCT: Residential Buildings (1520);

EVENT: Government Domestic Functions (97); Market & Industry News (60);  
COUNTRY: Hong Kong (9HON);

**13/5/13 (Item 3 from file: 583)**  
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06443850

GET READY FOR A PHONE AD ONSLAUGHT

AUSTRALIA: WAR IN TELECOMMUNICATIONS MARKET SOON  
The Australian Financial Review (AFR) 12 Mar 1997 P.1  
Language: ENGLISH

Communications companies are gearing up for the deregulation of the Australian telecommunications market on 1 July 1997. They plan to spend a total of AU\$ 140 mn-plus on marketing, advertising and sponsorship. Telstra Corp and Optus have allocated about AU\$ 120 mn for the mainstream media campaigns. AT&T and BT Australasia are also expected to incur significant marketing expenditure. Besides them, boutique **service providers** are scheduled to spend considerable amount to capture a share in the lucrative telecommunications market, valued at about AU\$ 18.6 bn per annum. Optus will focus on the government and corporate sectors, plus its traditional **small** -business and retail segments in the **lead** -up to deregulation. The bulk of the funds will be spend on mainstream television as well as advertising. Next on the list being direct marketing and sponsorship. As for AT&T, it will eye the corporate sector cum certain **customer** segments (like business travellers). The firm will make use of culture, education and arts as vehicles for the marketing campaigns. Apart from proceeding with the "Let's talk" print advertising, BT will have a range of sponsorships cum a program including various executive seminars.

COMPANY: BT AUSTRALASIA; AT&T; OPTUS; TELSTRA

PRODUCT: Telephone Communications (4811);  
EVENT: Marketing Procedures (24); Market & Industry News (60);  
COUNTRY: Australia (9AUS);

| Set | Items    | Description  |
|-----|----------|--|
| S1  | 7505609  | CONSUMER? OR CUSTOMER? OR OWNER? ? OR HOMEOWNER? OR CLIENT?  |
| S2  | 1309893  | SERVICE() PROVIDER? OR REPAIRM?N OR HANDYM?N OR CONTRACTOR?<br>OR PLUMBER? ? OR ELECTRICIAN? OR ROOFER? ? OR BUILDER? ? OR C-<br>LEARING() (SERVICE OR WOM?N OR LADY OR LADIES) OR EXTERMINATOR? |
| S3  | 4421402  | MATCH??? OR (PUT OR BRING) () TOGETHER OR SELECT??? OR FILTE-<br>R??? OR SCREEN???   |
| S4  | 19162455 | SERVICE? ? OR TASK? ? OR WORK OR PROBLEM OR LOCATION OR AR-<br>EA OR ZIP   |
| S5  | 9731388  | LEAST OR LESS OR LESSER OR FEW OR FEWER OR FEWEST OR SMALL?  |
| S6  | 3962407  | LEAD OR LEADS OR REQUEST? ? OR REFERRAL? OR (WORK OR JOB) (-<br>) ORDER? ? OR RECOMMENDATION?  |
| S7  | 32443    | S5(3N)S6   |
| S8  | 406270   | S1(4S)S2   |
| S9  | 719      | S7 AND S8  |
| S10 | 90       | S9 NOT PY>1999   |
| S11 | 88       | RD (unique items)  |
| S12 | 763831   | S3(S)S4  |
| S13 | 21       | S11 AND S12  |
| S14 | 21       | RD (unique items)  |

File 20:Dialog Global Reporter 1997-2006/Mar 31  
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**14/3,K/1**

DIALOG(R)File 20:Dialog Global Reporter  
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08866998 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**RipNET Internet Services Selects CacheFlow Internet Caching Appliances  
to Deliver Faster Performance to Subscribers; Canadian ISP Sees  
'Instantaneous' Customer Response**

CANADIAN CORPORATE NEWS

December 20, 1999

JOURNAL CODE: WCCN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 594

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**RipNET Internet Services Selects CacheFlow Internet Caching Appliances  
to Deliver Faster Performance to Subscribers; Canadian ISP Sees  
'Instantaneous' Customer Response**

... Internet content requested by RipNET subscribers is served locally from the cache appliance. And, because **fewer requests** are traversing the Internet, RipNET experienced enough bandwidth savings to produce a return on investment with the CacheFlow solution after just three months.

... contain CacheOS(Tm), a proprietary high-performance operating system. CacheFlow Internet caching appliances enable Internet **service providers** and enterprises to reduce Web response times, easily manage and administer their networks and reduce...

... product names are used for identification purposes only and may be trademarks of their respective **owners**.

**14/3,K/2**

DIALOG(R)File 20:Dialog Global Reporter  
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08602848 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**E-COMMEND: e-commend attracts venture capital backing from Alta Berkeley  
M2 PRESSWIRE**

December 07, 1999

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 631

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...focussed on Internet and technology related businesses.

e-commend is an Internet based business which **matches homeowners** with building **contractors** to carry out renovations, extensions or redevelopment. The concept aims to cut out the "cowboy **builder**" and provide **homeowners** with an "e-commended" (approved) **contractor**. e-commend invites **homeowners** for free to enter details via the website of the renovation they require, e-commend then replies within three days providing competitive quotes from e-commended **builders** who are in the **area** and are available to **work**.

... the same time the increased media focus has highlighted the industry problems particularly the "cowboy **builder**" which has produced further television coverage such as House of Horrors and Watchdog.

e-commend...

... in October 1999 and has already received over GBP 1.5 million of home improvement **requests**. The next **few** months will see e-commend begin a

national advertising campaign aimed at raising awareness of...

... share our belief that e-commend has the potential to dramatically improve the relationship between **homeowners** and **contractors**."

Commenting on the investment, Tim Brown, a partner at Alta Berkeley, said: "We consider many..."

...Editors Note:

www.e-commend.co.uk is the definitive Internet based solution for both **homeowners** and **contractors** alike. e-commend has been launched with the aim of empowering the householder through the creation of a nationwide community of referred professionals. The e-commend **service** is free to **homeowners**, who can enjoy complete peace of mind, knowing that all e-commend **contractors** have passed a comprehensive **screening** process, which considers the number of years a **contractor** has been in business, the company's credit status, its legal history and recommendations from prior **customers**. At the same time professional suppliers have the opportunity to differentiate themselves from their competition, reduce their marketing costs and form networks with other accredited **contractors**.

Alta Berkeley, (www.alta-berkeley.com), is one of the pioneering pan-European venture capital groups with 150m currently under management. Since 1982 the firm has invested in over 90 companies across 17 countries and built a distinctive position in Europe with a strong focus on start-up and early stage technology companies in three sectors; information and communication technologies, Internet and media healthcare. The firm's differentiation results from the merging of the investment style of our affiliated US funds with the collective 60 years of experience in the European venture capital business of the five partners.

-0-

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14/3,K/3

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08250810 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**NetObjects Joins Cisco Resource Network**

PR NEWSWIRE

November 16, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 650

(USE FORMAT 7 OR 9 FOR FULLTEXT)

"The Cisco Resource Network provides an impressive compilation of top-notch Internet **services** and solutions for the small business community," said Mark Patton, general manager of small business markets, NetObjects, Inc. "We are pleased that Cisco has **selected** NetObjects to provide best-of-breed web site building solutions for the Network."

NetObjects Fusion...

... Through the Cisco Resource Network, Cisco is bringing Independent Software and Hardware Vendors (ISVs/IHVs), **service providers**, Value

Added Resellers (VARs), and systems integrators together to provide information, tools and resources to...

...in the Internet economy. Cisco and members of the Cisco Resource Network are taking the **lead** in helping **small** and medium sized companies effectively plan and deploy Internet business solutions that support today's...

... Server Suite. In addition, NetObjects Professional Services provides intranet and extranet solutions to Fortune 2000 **customers** and provides training, which encompasses complete web education on NetObjects products, web marketing/ traffic building, site implementation, graphics & companion products.

NetObjects has been ranked by Softletter 100, NewMedia 500 and as one of Fortune's 25 Very Cool Companies. Its products have won over 50 awards including Windows Magazine's Win 100 award, InfoWorld's Analyst Choice award, CNET's Internet Excellence award, PC Magazine's Editors Choice award and InternetWorld's Industry Award. More information about NetObjects and its products can be found at [www.netobjects.com](http://www.netobjects.com).

NOTE: NetObjects is a registered trademark, and NetObjects Fusion and NetObjects Authoring Server are trademarks of NetObjects, Inc. All other brand and product names may be trademarks or registered trademarks of their respective companies.

/CONTACT: Allison Green of NetObjects, Inc., 650-482-3637, or [agreen@netobjects.com](mailto:agreen@netobjects.com); or Dawn Slusher of Cisco Systems, Inc., 408-527-1238, or [dslusher@cisco.com](mailto:dslusher@cisco.com)/ 08:01 EST

**14/3,K/4**

DIALOG(R)File 20:Dialog Global Reporter

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07611210 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**JSB's surfCONTROL Catches New Wave in Corporate Filtering Pioneers  
Revolutionary ISP Initiative**

BUSINESS WIRE

October 06, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1088

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... surfCONTROL family, providing the market's first-ever "mix-and-match" software license that offers **customers** a choice of installing the solution as a standalone Microsoft Windows NT server or as ...

... a reseller of partial licenses who makes use of large purchase discounts; as a surfCONTROL **referral** service to **small** ISP's; and as a provider of monitoring and blocking services to **clients** at a set fee.

"Once again, we've raised the stakes in the Corporate **Filtering** market," said Phil Lumish, Vice President of Corporate Communications, JSB's surfCONTROL. "As the industry...

...whole new levels. Our over-riding goal is to view ISP's not as just **service providers** - but as value added **service providers**. It is this type of thinking that has put surfCONTROL in the market's No. 1 position - and how we're managing to continuously break away from the pack."

As yet another industry first, surfCONTROL will now also be productizing both SuperScout and LittleBrother Web site control lists for ISP's. Under this part of the program, ISP's can now "rent" the company's

positive and negative control lists and use them in conjunction with surfCONTROL software, a proxy, or any other type of software. ISP's can purchase the standalone database on a month-to-month basis or annually at a reduced cost.

#### surfCONTROL SUPERSCOUT 2.6

Leveraging surfCONTROL's unique brand of "Positive Filtering" and "Pass-By" technologies, SuperScout offers comprehensive monitoring, blocking and control of Internet access without impacting on the corporate network - as well as being the most scalable solution available on the market today.

Unlike monitoring and control solutions that reside at "choke points" and need to analyze Internet traffic in great detail - thus slowing down the network - surfCONTROL has the ability to quickly observe traffic as it flows through the network. Using sophisticated "Packet Sniffing" technology, surfCONTROL works by transparently intercepting network calls from any workstation or server on the organization's network and then allowing or disallowing the network connection or conversation to proceed depending on a centrally administered rules base.

For those companies that prefer to implement their solution on a Microsoft Proxy Server, SuperScout 2.6 now offers this option as well. Using SuperScout 2.6, users can "mix-and-match" their implementation, installing the software on a Microsoft Windows NT server, a Proxy Server, or both.

Easy to install, SuperScout monitors and controls all TCP/IP Internet Protocols, including WWW, FTP, Mail and Telnet. With the ability to operate totally transparent to its users, SuperScout is built upon a powerful engine certified by the ICSA (International Computer Security Association) SIFT Certification process.

#### LITTLEBROTHER 3.2

Introduced in December 1996, LittleBrother is an Internet/network productivity solution that allows supervisors in an organization to accurately manage and measure their Internet and network resource usage, ensuring productive use of the Internet/network. LittleBrother alerts the administrator of excessive unproductive use and allows extensive blocking of Web sites, games and chat rooms. LittleBrother is the solution that ensures the Internet is used in a productive manner.

#### JOINING THE PROGRAM

ISP's wanting more information on the surfCONTROL ISP initiative should call 831/438-8300, or log onto [www.surfcontrol.com](http://www.surfcontrol.com)

#### ABOUT JSB'S surfCONTROL

surfCONTROL, a division of JSB Software Technologies plc, is the foremost authority on Corporate Filtering, providing the market's premier Internet access management software. Based on sophisticated "Expert Filtering" and "Pass-By" technologies, the surfCONTROL family ensures that corporate "Internet Access is Business Access." This comprehensive line of Internet monitoring, management and filtering offerings - now including the entire LittleBrother product line from the company's recent acquisition of Kansmen Corporation -- address many of the key issues raised by corporate Internet access, such as productivity, legal liability, infrastructure bandwidth, and network security.

surfCONTROL ([www.surfcontrol.com](http://www.surfcontrol.com)) is a division of JSB Software Technologies plc ([www.jsb.com](http://www.jsb.com)), the prime architect for the Windows Sockets standard and provider of innovative communications technology for the world's leading ISVs. surfCONTROL works with a range of strategic partners, including Check Point Software (NASDAQ:CHKP), Hewlett Packard (NASDAQ:HWP), IBM (NASDAQ:IBM), ICSA, ISS, Inc. (NASDAQ:ISSX), Microsoft (NASDAQ:MSFT), NCR Corporation (NYSE:NCR), and Tivoli Systems. Headquartered in Scotts Valley, Calif. and Manchester, UK, JSB is quoted on the London Stock Exchange (AIM) as 'JSB'.

Note to Editors: Products mentioned herein may be registered trademarks or trademarks of their respective companies. surfCONTROL is a

registered trademark of JSB Software Technologies plc.

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09:01 EDT OCTOBER 6, 1999

**14/3,K/5**

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07349684 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**3Com Reports First Quarter Fiscal 2000 Results; Pro Forma Net Income  
 Increases 38% From Year-Ago Quarter**

BUSINESS WIRE

September 21, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1967

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 3Com number one for 1999.

Today, in a separate announcement, 3Com moved to extend its **lead** in the **small** business market with the introduction of 12 innovative new OfficeConnect(R) networking products with a...

... new accounts for data access concentrators, VoIP, and wireless access products. For example, 3Com was **selected** by Sprint to provide an integral part of the underlying wireless data access technology for their new PCS Wireless Web **service**.

3Com made significant strides during the quarter in the emerging high-growth broadband cable and DSL markets. Time Warner **selected** 3Com's cable modems to provide high-speed Internet access and multimedia **services** for the Los Angeles, Orange County market. 3Com also confirmed that its ADSL G.lite...

... residential connectivity and network system solutions to customers including enterprises, small businesses, carriers and network **service providers**. 3Com -- More connected.(TM) For further information, visit 3Com's World Wide Web site at <http://www.3com.com/> or the press site at <http://www.3com.com/pressbox/>.

3Com Corporation  
 Consolidated Statements of Operations  
 (In thousands, except per share data)

|       | Quarters Ended     |                    |
|-------|--------------------|--------------------|
|       | August 27,<br>1999 | August 28,<br>1998 |
|       | (unaudited)        |                    |
| Sales | \$ 1,387,409       | \$ 1,405,511       |



|   |            |           |
|---|------------|-----------|
| Cost of sales                                 | 739,078    | 802,039   |
| Gross margin                                  | 648,331    | 603,472   |
| Operating expenses:                           |            |           |
| Sales and marketing                           | 272,825    | 278,651   |
| Research and development                      | 162,844    | 147,497   |
| General and administrative                    | 61,240     | 59,406    |
| Merger-related credits and other              | (2,105)    | (10,218)  |
| Total operating expenses                      | 494,804    | 475,336   |
| Operating income                              | 153,527    | 128,136   |
| Gain on sales of investments                  | 23,551     | --        |
| Other income, net                             | 15,914     | 9,645     |
| Income before income taxes                    | 192,992    | 137,781   |
| Income tax provision                          | 56,476     | 44,090    |
| Equity interest in consolidated joint venture | (975)      | --        |
| Net income                                    | \$ 137,491 | \$ 93,691 |
| Net income per share:                         |            |           |
| Basic   | \$ 0.39    | \$ 0.26   |
| Diluted                                       | \$ 0.38    | \$ 0.26   |
| Shares used in computing per share amount:    |            |           |
| Basic   | 353,243    | 358,533   |
| Diluted                                       | 357,703    | 366,425   |

Net income for the quarter ended August 27, 1999 included a pre-tax credit of \$2.1 million associated with the merger of US Robotics, Inc. (USR) as well as gains on sales of investments of \$23.6 million (\$0.05 per share). Excluding these items, net income for the quarter ended August 27, 1999 was \$119.3 million (\$0.33 per share).

#### 14/3,K/6

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07161447 (USE FORMAT 7 OR 9 FOR FULLTEXT)

#### Infrastructure spoke in Net wheel

BUSINESS LINE

September 11, 1999

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 527

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... offers a higher in-bound than out-bound data rate. Which means by sending a **small request** one will be able to receive a huge application/file. On the other hand, SDSL...

...applications requiring high data rates both ways.

Current DSL technologies offer the ability to offer **service** level agreements suited to customer needs - one can **select** the type of **service** one needs, the priorities one wants assigned to each type of **service** and also use the same link for voice, data and video, etc.

"DSL allows you...

... as integrated voice, video and data, video-on-demand, online gaming be offered by private **service providers** ?

Do we really need broadband access when 98 per cent of our population do not even have a telephone connection? Or should we let cutting-edge technology and services co-exist with efforts to develop the most basic services?

As in other geographies, only public pressure can help solve these issues and bring the real benefits of a networked economy into India.  
Copyright 1999 Business Line

**14/3,K/7**

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07023122 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**AMEC PLC - Interim Results - Part 1**

REGULATORY NEWS SERVICE

September 02, 1999

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4339

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... term partnering agreement with British Nuclear Fuels is a good example of AMEC's key **client** focus. This is a five year agreement, which covers nuclear projects and services within the **client** s multi-billion pound future capital expenditure programme.

Other highlights include a further major contract...

... at Sandwich, to build a #59 million pharmaceutical process development facility, the appointment as preferred **contractor** on Manchester's 2002 Commonwealth Games stadium and, in Hong Kong, contracts worth #222 million ...

... the timing of investment transactions but also reflects AMEC's determination to continue to be **selective** in the quality of **work** which it undertakes. Profit before tax has increased by 20 per cent to #27.1 million reflecting good progress in each of the business sectors.

- disposal of Fairclough Homes

The disposal of Fairclough took place in April and is treated as a discontinued activity. The structure of the transaction allows AMEC to continue to have a substantial participation in the profits of Fairclough until March 2001. This participation will be received by AMEC as a tax free dividend and an accrual for the two and a half months post disposal period is included in these results ...the improving quality of capital projects work, representing the balance of the order book, should **lead** to **less** volatile earnings from this type of activity. SPIE's order book, at #1 billion, is 11 per cent up year on year demonstrating economic recovery in France. These good positions should help to sustain the profit growth shown in these results.

Year 2000

The group has now substantially completed the exercise to ensure that both its critical and non-critical systems will be Year 2000 compliant and, where there are any outstanding issues, these are being addressed. Contingency plans have been, or are in the process of being, formulated. The appropriate action also continues to be taken in respect of the Year 2000 implications of relationships with clients, suppliers and subcontractors. There can, of course, be no guarantee that the date change from 1999 to 2000 will be without impact on the group's operations.

Outlook and prospects

Chief executive, Peter Mason said

'Overall demand in the UK is sound with most commentators forecasting modest growth in the domestic industry over this year and next. In capital projects, we continue to focus on negotiated, non-adversarial forms of contract and only in our selected industries.

In the UK, we see considerable scope for growth in profits for AMEC

from services, in particular through our utilities business, but also from oil and gas services which are largely unaffected by variations in the oil price. Overall, we have no plans to return to the volume, hard-bid, traditional building market.

Elsewhere in Europe, our principal market interest is, of course, France, where the outlook is much improved and we expect to see another good profit contribution from SPIE over the full year.

The construction sector in the US continues to be robust but our business, Morse Diesel, has yet to reflect this. A strategic shift of the business into more rewarding markets is required and we continue to explore the best way to achieve this. The anticipated award of a civil engineering contract is encouraging.

In South East Asia, our prime market focus continues to be Hong Kong and Singapore which, although we have had a quiet first half, look to be resilient. We have recently signed a memorandum of understanding with PWD Corporation, a subsidiary of the investment arm of the Singapore Government. PWD is a very strong design and construction business with excellent experience gained from some of the region's major projects. We bring to the partnership some of AMEC's process design and facilities management skills and, together, we will identify and pursue regional opportunities in design, construction, the provision of services and facilities management.

In terms of the strategic development of the group, the remodelling of AMEC, which we have been undertaking for the last three years, has re-established base profitability and a substantially positive net cash position, even prior to the future receipt of proceeds from the sale of Fairclough. We now have, therefore, the resources and the confidence to fund and manage growth, both organic and by acquisition. This does not mean, however, that we will be rushing into inappropriate acquisitions.

The structure of the sale of Fairclough was deliberately designed to maintain our earnings over the next two years to allow proper time to be sure that we are taking the business forward in the right direction, by which I mean the goal of continuing to improve the quality of our profits. We are engaged in that investment analysis now and will report further developments as they occur.

The outlook for the remainder of the year is good. The group's order book has been sustained at #3 billion

14/3,K/8

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06962346 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Free ISP's Give Way to a 'Premium ISP'**

BUSINESS WIRE

August 31, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 860

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 31, 1999--What could be better than an Internet Service Provider (ISP) who offers its **customers** free service? How about an ISP who actually pays its **customers** cash for using its service!

In the wake of a myriad of Internet services who offer everything from free computers to free access to woo **consumers**, one ISP is staking out new territory by offering to pay its **customers** hard cash every month. Spire Communications, Inc., a newly launched premium Internet services company based in Wenatchee, WA, is doing just that.

... s status-quo \$19.95 monthly fee drops to \$11.95 per month. With as

**few** as five **referrals** , Spire customers are essentially earning totally free service with Spire. What is even more appealing...  
... e-mail accounts are standard with all dial-up or DSL packages. True family-friendly **filtering** options are available and all **services** carry toll-free 24/7 technical and customer support.

About Spire

Spire Communications, Inc., is a privately held subsidiary of BEAUCOMM, INC., a Wenatchee, WA, based technology development holding company. Spire is the first 'premium' national ISP where its members can earn unlimited monthly cash referral rewards over and above free access. Spire is a superior customer service company offering an all digital 56K V.90 and 128K ISDN national dial-up network and DSL in most major cities through a network of over 750 POP's across the US and Canada. The company can be reached on the web at [www.spire.com](http://www.spire.com) or via e-mail at [info@spire.com](mailto:info@spire.com). New customer sign-up information is also available by calling 1-888-55-SPIRE (77473). (Additional press and photo material is available on the Spire website at [www.spire.com/PressInfo/pressinfo.html](http://www.spire.com/PressInfo/pressinfo.html).)

CONTACT: Spire Communications Inc.

Kevin Beauchamp, 1-888-55-SPIRE

07:59 EDT AUGUST 31, 1999

14/3,K/9

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06527568 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**SNET Matches BellSouth as the Highest Performer in the 1999 J.D. Power and Associates Residential Local Telephone Service Satisfaction Study**

BUSINESS WIRE

August 04, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1155

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**SNET Matches BellSouth as the Highest Performer in the 1999 J.D. Power and Associates Residential Local Telephone Service Satisfaction Study**

... While both companies perform well above the industry average in all seven factors that impact **customer** satisfaction, they receive their highest **customer** ratings in different areas. BellSouth performs significantly well in **customer** service and corporate image/communication, two of the most critical factors in determining **customer** satisfaction. SNET, on the other hand, performs exceptionally well in the billing, network capabilities and...

... director of telecommunications accounts at J.D. Power and Associates. "The ability to consistently exceed **customer** expectations in all areas will serve them well in an increasingly competitive marketplace."

The study...

...a competitive advantage in offering multiple services and that the cable TV providers have, at **least** , a short-term **lead** on offering the entire package," Parsons said. "In fact, the marketplace looks ripe for change..."

... on responses from consumers in 12,185 households nationwide that subscribe to a local telephone **service provider** , represents an initial analysis of the U.S. telecommunications market. Forthcoming reports will

include **customer** satisfaction results for cable/satellite, wireless and Internet providers.

With headquarters in Agoura Hills, Calif...

... global marketing information services firm operating in key business sectors including market research, forecasting and **customer** satisfaction. The firm's quality and satisfaction measurements are based on actual **customer** responses from more than 1 million **consumers** annually.

J.D. Power and Associates can be accessed through the World Wide Web at...

...Satisfaction Study(SM)

BellSouth and SNET Receive the Highest Customer Satisfaction Rating

Among Local Telephone **Service Providers**  
Overall **Customer** Satisfaction Index Scores:  
1999 U.S. Local Telephone

BellSouth -- 115 SNET -- 115 Cincinnati Bell -- 110 PacBell -- 105  
Bell Atlantic -- 104 Industry Average -- 100 ALLTEL -- 98 Frontier -- 95  
Ameritech -- 94 GTE -- 94 Southwestern Bell -- 94 US West -- 92 Sprint --  
91 Citizens -- 87

Source: J.D. Power and Associates 1999 Residential Local Telephone Service Satisfaction Study(SM).

Cost of Service/Promotions, Customer Service, Followed

**14/3,K/10**

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06254812 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A PEOPLE PROBLEM: TO FILL JOB OPENINGS IN TODAY'S TIGHT LABOR MARKET, ENTREPRENEURS HAVE GONE BEYOND NETWORKING AND ARE USING NON-TRADITIONAL TACTICS.**

Lisa Bertagnoli

CRAIN'S CHICAGO BUSINESS, p1

July 12, 1999

JOURNAL CODE: WCCB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1315

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Joseph Rosner, a senior consultant at Raymond Karsan, says the firm has been getting more **requests** for searches from **smaller** businesses, and also for lower-level employees. The company will search for an employee that...

...of the employee's first-year salary.

Gregory Winsor, president of Ramptech Inc., a railroad **services** company in Bedford Park, has hired five employees from Hire Quality. ``We get pre- **screened** people, and we're pleased with the **selection**,'' he says, although he adds that one Hire Quality employee didn't **work** out.

There are, he says, limits to the skills of the Hire Quality workforce. ``I...

...Bishop says. He plans to do the same in his Washington, D.C., office.

The **screening** and training done by Chicagoland Business Partners and its **service** providers, which include community colleges and church organizations, are big time and money savers, Mr. Bishop says. Then there's the tax credit businesses get for hiring welfare-to- **work** employees. Edge

Systems will receive a tax credit of about \$8,300 over two years...

...it hires, Mr. Bishop says.

No matter what creative hiring techniques they employ, small business owners agree that the real hiring challenge today is not just finding employees, but finding qualified ones.

"These days," Mr. Hess says wryly, "people who are looking are looking for a reason."

#### SIDEBAR

State your case: what small firms can offer

In this era of low unemployment, companies large and small have to sell themselves to employees, says Cathleen Faerber, principal at the Lake Zurich recruiting firm Wellesley Group Inc., a recruiting firm in Lake Zurich.

Small businesses looking to woo employees should remember the traits that make their firms more appealing than large corporations. Small firms usually can offer employees more opportunity and a faster career track than larger companies, says Ms. Faerber.

Ms. Faerber and others suggest the following tips to make your company more attractive to job seekers:

- \* Stress lifestyle. Flexible work hours and shorter workweeks (albeit with the same number of working hours) appeal to younger job-seekers.

- \* Little benefits add up. Laurie Kahn, president of Chicago-based LGK Media Staffing Network Inc., says one candidate asked her about a company's softball team and holiday get-together. "It sounds dumb, but the person was new to the city," Ms. Kahn says. Those things, plus free parking, cab reimbursement and other small perks, all add up, she says.

- \* Fun is important . . . . At Hollyer & Schwartz Inc., a Chicago software developer, Friday lunch meetings give employees free food and the time to socialize, says Leah Weyandt, human resources director.

- \* . . . but so is money. Stock options, tuition reimbursement, 401(k)s, full benefits and competitive salaries attract qualified workers.

14/3,K/11

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05114555 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**London shares close at record high on Wall Street strength, stock shortage**

AFX (UK)

April 27, 1999

JOURNAL CODE: WAXU LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1151

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... lead from Wall Street and jumped 1.5 pct to hit a new record close, small caps took their lead from a thin, if generally positive domestic corporate newsflow. Thus the FTSE Small Cap Index ended up just 8.5 points at 2542.4.

For once there was little news on the corporate front. Bob Morton's Silvermines confirmed it had received an informal bid approach, thought to be at 46 pence a share, but said that it had rejected the offer. Thus its shares, up 9 pence before the announcement, ended the session up 7-1/2 pence at 38-1/2 pence.

Distributor H Young Holdings jumped by 14 pence to 95-1/2 pence. Speaking from a trade show in Birmingham, chief executive Rory McGrath told AFX News that this was, he believed, caused by the final clearance of a stock overhang caused by M&G offloading a stake. On a historic yield of 6.5 pct and a trailing PE of 6.2, private client investors were said to be

buying the stock quite aggressively. It is believed that the clearance of another institutional stock overhang helped Tepnel Life bounced 3-1/2 pence to 18-1/2 pence.

The latest in a long line of positive comments in the Daily Mail about Incepta Grooup helped shares in PR outfit Incepta to advance by 2-3/4 pence to 24-1/2 pence while the same tabloid tipped chemicals outfit Amberley - shares in which rose 9-1/2 pence to 66-1/2 pence.

Vague takeover talk lifted Ulster TV by 22-1/2 pence to 202-1/2 pence while as private client punters climbed aboard Ofex listed NetBet, floated at 70 pence yesterday, its shares soared another 32-1/2 pence to 205 pence. Almost 300,000 shares in the Alderney based internet bookies changed hands.

Positive comment on results yesterday from BATM listed its shares by 113-1/2 pence to 698-1/2 pence while over on the internet chat-pages Ultima Networks ... pence to 5-1/4 pence. That values Waverley at just 2.45 mln stg.

**Selected internet service providers** suffered as more free ISP **services** were launched. WH Smith stressed its play on the education market and that hit Voss Net in particular as it is attacking the same target - its shares thus retreated 15 pence to 127-1/2 pence.

Concerns over the chances of taking over Silverstone saw Brands Hatch reverse by 32 pence to 323 pence.

tjzw/mh.

14/3,K/12

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05091281 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Concentric Network Teams with ...For Dummies(R) Publisher to Offer Small Businesses a Free Guide on Making It Easy to Create and Host a Web Site**  
PR NEWSWIRE

April 26, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1070

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... help small businesses develop and market their Web site. This jointly produced, non-technical guide **leads small** businesses through a step-by-step process for naming, building, writing content for, hosting and marketing their Web site. This comprehensive, yet easy to understand guide, titled Small Business: Creating Web Sites For Dummies(R), arms small businesses with the tools necessary to build their business and extend their brand on the Internet.

... that enables small businesses to easily establish a Web presence through intuitive, browser-based site **builder** tools. EasySite comes complete with a roster of professionally designed vertical market packages with pre...

... EasySite gives small businesses everything they need to set up a site, including Concentric Site **Builder**, which guides **customers** step-by-step through the Web site creation process with a simple online tool. **Customers** also receive one e-mail address for their business. All a small business needs to...

... complex sites." Additionally the panel noted Concentric's flexibility, performance, reliability, and dedication to 24x7 **customer** support as key factors in their decision to grant Concentric the top ranking.

Those interested...

... medium-sized businesses, including high-speed dedicated and DSL access, Web hosting and e-commerce **services** . For larger enterprises, the company offers customized Virtual Private Network solutions. A leader in IP network innovation, Concentric's **services** rely on a high-performance, ATM-based network that covers North America, backed by 24...

... the Concentric network reaches South America, Europe and the Pacific Rim. The company was recently **selected** as the "Most Innovative ISP" by Interactive Week magazine, and consistently receives top ratings by...

... Network Technology (www.inversenet.com), an independent research firm that grades the performance of network **service providers** each month. Traded on NASDAQ under the symbol "CNCX," Concentric Network is headquartered in San...

... a trademark of Concentric Network Corporation. All other trademarks are the property of their respective **owners** .

/CONTACT: Jenna Dee of Concentric Network Corp., 408-817-2297, or jdee@concentric.com; or Yvette Huygen

**14/3,K/13**

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05019863 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Concentric Network Reports First Quarter 1999 Results**

PR NEWSWIRE

April 20, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1352

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... e-commerce site, complete with real-time credit card processing, multiple department, merchandising, inventory and **customer** management tools.

The first of these ConcentricHost enhancements, called ConcentricHost Domain Parking, allows **customers** to search for and reserve a domain name with InterNIC Registration **Services** , as well as providing a template **builder** for establishing a starting Web page. A second feature, ConcentricHost Domain E-mail gives small...

... e-mail based on that name. The Company also introduced ConcentricHost EasySite, which includes Site **Builder** , a browser-based tool that leads users through the creation of their Web site design. This tool allows users to **select** from pre-designed industry specific templates, pre-populated content, color and font treatments, photos and...

... sized businesses to establish e-commerce Web sites. This service eliminates the need for a **customer** to work with multiple parties to establish electronic commerce capability. ConcentricHost E-commerce includes INTERSHOP...

...the construction of catalog and online transaction capabilities. It also provides back office, inventory and **customer** management and reporting tools. ConcentricHost E-commerce also includes Netopia's Site Server 3.0...

... which leverages DSL to provide medium to large businesses with remote



access capabilities.

Concentric was **selected** by Ticketmaster Online-City Search to provide a controlled infrastructure for a multitude of servers, management **services** and optimized Internet bandwidth in the Company's Chicago data center. In March, Netopia, Inc., a leading provider of Web sites to small businesses, **selected** Concentric as its exclusive Web hosting provider. Additionally, Netopia will use ConcentricHost Private Label, a program that allows Netopia to leverage Concentric's hosting technology and **customer** care.

During the quarter, American Greetings **selected** the Company as its primary remote access **service provider** under a Remotelink VPN. This solution will enable 600 members of the American Greetings sales...

... reseller compensation structure. The first tier consists of a referral incentive fee for referring new **customers**. For resellers and integrators wanting to become contracted sales agents there are additional benefits including technical training, **small** business focused sales **leads** and access to valuable tools and information via a special website. The Company also formed...

...The Company also announced strengthened service level agreements (SLA's) in three areas for VPN **customers**. The network availability SLA was increased to 100% and extended to include local loop. The average packet latency SLA was reduced to be no greater than ...medium sized businesses, including high-speed dedicated and DSL access, Web hosting and e-commerce **services**. For larger enterprises, the company offers customized Virtual Private Network solutions. A leader in IP network innovation, Concentric's **services** rely on a high-performance, ATM-based network that covers North America, backed by 24 hour/7 days a week **customer** support. Through various partnerships, the Concentric network reaches South America, Europe and the Pacific Rim. The company was recently **selected** as the "Most Innovative ISP" by Interactive week magazine, and consistently receives top ratings by...

... Network Technology (www.inversenet.com), an independent research firm that grades the performance of network **service providers** each month. Traded on NASDAQ under the symbol "CNCX," Concentric Network is headquartered in San Jose, Calif., with operations offices in Southern California, St. Louis, Mo., and Saginaw, Mich., along with sales and channel support across the U.S. For more information, access the company's Web site at <http://www.concentric.net> or contact Katie Greene at 408/817-2885.

NOTE: Concentric Network Corporation and the Concentric logo are trademarks of Concentric Network Corporation. Other product names mentioned herein may be trademarks and/or registered trademarks of their respective companies.

**14/3,K/14**

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04929129 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Concentric Launches Innovative Reseller Program For DSL**

BUSINESS WIRE

April 12, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 748

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a leading provider of DSL services nationwide, and has the most experience of any national **service provider**. Resellers and integrators can use the program to help sell additional services and extend the...

... tiered reseller compensation structure. A referral incentive pays out \$60 to \$240 for each DSL **customer** brought to Concentric - resellers simply complete and submit an on-line referral form. Additionally, interested...

... access to a partner extranet for ease of ordering and information retrieval, and benefit from **small** business focused sales **leads** created exclusively for sales agents.

"Small to medium-size businesses are demanding complete solutions that ...

... allow easy access to valuable tools and information. Resellers can use the site to qualify **customers**, view regional pricing, and submit DSL orders on-line. They can also download informative white...

...collateral. By having easy access to this type of information, resellers can effectively counsel their **customers** on the benefits of the ConcentricDSL(TM) solution.

For more information on the Concentric IMPACT...

... medium sized businesses, including high-speed dedicated and DSL access, Web hosting and e-commerce **services**. For larger enterprises, the company offers customized Virtual Private Network solutions. A leader in IP network innovation, Concentric's **services** rely on a high-performance, ATM-based network that covers North America, backed by 24...

... the Concentric network reaches South America, Europe and the Pacific Rim. The company was recently **selected** as the "Most Innovative ISP" by Interactive Week magazine, and consistently receives top ratings by...

... Network Technology (www.inversenet.com), an independent research firm that grades the performance of network **service providers** each month. Traded on NASDAQ under the symbol "CNCX," Concentric Network is headquartered in San Jose, Calif., with operations offices in Southern California, St. Louis, Mo., and Saginaw, Mich., along with sales and channel support across the U.S. For more information, access the company's Web site at <http://www.concentric.net> or contact Katie Greene at 408/817-2885.

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Editor's Note: Visit Concentric Network at booth No. 2146 at Spring Internet World, April 14-16, at the Los Angeles Convention Center.

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08:06 EDT APRIL 12, 1999

**14/3,K/15**

DIALOG(R)File 20:Dialog Global Reporter  
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04166562 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**U.A.E.: INTERNETWORKING MARKET (1)****U.S. and Foreign Commercial Service (US&FCS)**

INDUSTRY SECTOR ANALYSIS

September 01, 1998

JOURNAL CODE: FISA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4132

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of technologies and the need for specialized skills is leading companies to resort to external **service providers** in order to plan, design, and implement their Internet/Intranet strategies.

Excellent opportunities exist for...

... headquarters. Eventually, all of them will need to connect with their suppliers and with their **clients** to provide on-line **customer** support.

The availability of high-speed networks, the development of standards, and the evolution of protocols as well as other mechanisms to solve security problems are expected to play a key role in the development of Intranets in all sectors of U.A.E. industry. This situation will create excellent opportunities for specialized services companies.

Local companies tend to contract ...homepage to provide information on their organization, create brand awareness, offer product information and generate **leads**. Very **few** companies in the U.A.E. use electronic commerce as a means of doing business on the web. Local banks and companies are slowly moving in this direction. Electronic commerce should develop rapidly in the coming two to five years if sufficient security systems can be put in place.

Local IT industry personnel expect that information services for travel, employment and entertainment will develop over the medium term. These services will add to the demand for experienced Internet-Intranet service companies.

Network management, technical assistance and end-user training are other distinctive growing areas of involvement for firms specialized in Internet-related computer and network services.

## 2. Best Sales Prospects:

As this is a new and expanding market the best sales prospects for the hardware side of the industry are also being included.

| HS CODES | DESCRIPTION   |
|----------|---|
| S 7379   | Integrated computer and network services for planning, designing, and implementing company-wide Internet/Intranet strategies.             |
| S 7379   | Services for Internet-based applications.   |
| S 7379   | Services integrating graphic design, database knowledge and marketing and advertising skills for the creation of sophisticated Web-sites. |
| 8517.50  | ATM routers/router interfaces/switches  |
| 8517.50  | Cable and fiber optic products  |
| 8517.50  | Connect and outlet systems  |
| 8517.50  | Enterprise switching hubs   |
| 8517.50  | ISDN routers  |
| 8517.50  | Intelligent hubs and nodes  |
| 8517.50  | Internet access devices   |
| 8517.50  | Protocols   |

- 8517.50 Remote access devices
- 8517.50 Stackable hub products that integrate bridging, switching,
- 8517.50 Workgroup communications hubs
- Network Management Systems
- Technical Assistance.
- End-user Training

#### B. COMPETITIVE ANALYSIS

1. U.S. Market Position and Share: Local industry sources stated that U.S. computer companies offering IT consulting and internetworking services in the U.A.E. have approximately 30% of the market. U.S. sales were estimated at about \$3 million in 1997 and are expected to reach \$4.5 million in 1998.

Most leading U.S. information technology firms including IBM, Digital Equipment, Compaq, Hewlett Packard, Sun Microsystems, Microsoft, NCR, Netscape, Novell, Oracle, Informix, Sybase, Platinum Technologies, Bay Network and CISCO Sytems are directly present in the U.A.E. through subsidiaries or branch offices. They are focussing their efforts on offering diversified computer services. U.S. consulting companies present in this market are Andersen Consulting and G.E. Information System.

Opportunities exist for other highly specialized U.S. computer services companies with specific vertical market experience. As U.S. technological expertise is highly regarded, and U.S. advancements in the Internet sector are widely recognized, the United States is expected to increase its already excellent market position over the next three years.

#### 2. Domestic Competition:

A number of local computer services companies offer Internet/Intranet related consulting services. Some have tie-ups with companies overseas. These services are often limited to the development of Web-sites and company intranets.

Local companies that operate here include: ITS, Cyber-Gear, Emirates Information Technologies, Emirates Computers, Gulf Computers, Search Inc, Dubai Online, EMITAC, and Netventures. Revenues of locally-owned companies in the Internet/Intranet related computer and network services sector were estimated at approximately USD 5 million in 1997, representing 50% of the total market.

#### 3. Third Country Competition:

Market sources estimate that in 1997, 20% of the U.A.E.'s \$ 10 million market for Internet/ Intranet related computer and network services went to third country competitors.

#### 4. Competitive Factors:

Reputation and longstanding experience represent very important competitive factors. A good financial and organizational structure, a high degree of professionalism, proven knowledge of innovative technologies, business reputation and business references are key factors for a supplier's success. High-quality solutions, adherence to industry standards, vertical market experience, reliable, highly-specialized pre-sales and after-sales service, training and timely delivery have also become crucial to ensuring customer satisfaction.

It is extremely important for new-to-market U.S. firms to understand the structure of the U.A.E. market and the users' culture. It is also essential that suppliers understand customer needs fully, possess the necessary skills to offer new, value-added, integrated solutions and communicate constantly with their client.

#### C. END USER ANALYSIS:

Any individual who uses the Net, whether for study, work or just to surf, is considered an end user. Minimum subscription for the Internet month with a flat add on cost of USD 1.77 for every additional hour. Local industry experts believe substantial increases in Internet usage would be achieved if costs were as competitive as in the U.S.

Private/Public Sectors: U.A.E. Federal and local government

institutions represent important potential end-users. Advanced communications techniques and information technology are only gradually being introduced in U.A.E. government administrations and institutions. The perceived need to reach higher levels of efficiency and to offer higher quality public services will play a key role in the growth of this sector. Current plans of the Police and Immigration departments in integrating their systems emirate-wide shows a willingness to utilize computer technology and telecommunications as a strategic management tool.

Branch Offices/subsidiaries of multinationals based in the U.A.E. ... accomplished during the five morning hours.

In order to enter the U.A.E. market, **service** firms must appoint a sponsor or a commercial agent. Local representation is a legal condition for doing business in the U.A.E. Great care is advised in the **selection** of the commercial agent. The law favors local businesses and the cancellation of agency agreements...

... are well-established throughout the country, offer good pre-sales assistance and after-sales technical **services**, have experience in the different market sectors and maintain person-to-person contact with customers...

... the U.A.E. market should consider cooperative/licensing arrangements or joint ventures with carefully **selected** U.A.E. partners.

Customs regulations are relatively straight-forward and include the following documentation: commercial invoice and certificate of origin. Import duty is a flat rate of 4 percent and can be exempted on goods sold directly to government agencies. There are no exchange controls or restrictions on repatriation of capital or profits.

Though the U.A.E. dirham is linked to the dollar, exchange rate fluctuations of the dollar against other major international currencies can affect prices and profit margins. Given occasional international mail delays and the nine to twelve hours time difference between the U.A.E. and the US, local firms prefer to communicate 3. Financing:

Shipments to the U.A.E. are under letters of credit (L/C) and sight drafts, depending on the exporter's preference and the extent of past dealing with the purchaser. For payment of L/Cs, the normal period is 90 days after acceptance of the draft. The extension of credit terms and other marketing assistance are key factors in a successful business relationship. A certain degree of flexibility is considered normal in the establishment of terms and conditions. Suppliers to the U.A.E. government usually receive payment six months after delivery.

U.A.E. businessmen expect their counterparts to be serious, willing to negotiate, and clear about their products and

**14/3,K/16**

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03877847 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Texas Patients Now Can Appeal HMO Decision**

Mary Sit-DuVall

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (HOUSTON CHRONICLE)

December 30, 1998

JOURNAL CODE: KHCN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1102

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... what the patient requested was approved and part of it not.

The state law allows **consumers** to appeal their insurance plan's

decisions only on treatment that is covered by the patient's policy.

Passed in 1997 after **consumers** began complaining about cutbacks in health plan coverage, the law covers all types of insurance...

... by a review agent -- which can be an HMO, an insurance company or a private **contractor** certified by the state -- the agent must notify the patient of his right to appeal...

...the results of their appeal before requesting an independent review, but in life-threatening cases, **consumers** can bypass the appeal process.

An appeal eventually ends up at the Department of Insurance...

... up to 4,400 requests for external reviews in the first year. Last summer, so **few requests** had come in that Bomer issued a bulletin to the insurance companies, reminding them that...

...t respond to their requests."

In addition, often insurance companies don't find a true, **matched** peer reviewer to analyze the case and instead use their medical director, who may not be a specialist in that medical **problem** being reviewed. Third, there will always be medical, professional differences on the most appropriate treatment for patients, Dunne adds.

"The HMO industry knows that there is an ombudsman out there. That gives them both confidence and fear in terms of how those decisions are approached," says Victor Lazarro Jr., vice president of health plan operations in the Gulf Coast at Prudential. "The HMOs all have to rise to a higher standard."

Texas is one of only 13 states with an external review process, and outside observers are calling it a model for other states.

"There are no fewer than five bills federally already in play on managed care," says Connie Barron, associate director of legislative affairs at the Texas Medical Association. "Four of those five have an external review component

**14/3,K/17**

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03506782 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CLAIMS - SURVEY - HIGH EXPECTATIONS.**

POST MAGAZINE, p8

November 19, 1998

JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3434

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a wave which is about to break and recede or a continuing process which will **lead** to even **fewer** firms and more overt control from the client through protocols and audit. This remains a...

... to control their outsource vendors more effectively than they did five years ago and to **select** them with greater care. While panels were in place five years ago, support for the...

... on the increase and there is evidence that panel size continues to be squeezed by **selection** of the best-performing **service** providers. Those who manage their own resources and capabilities most effectively will gain ground under this panel system at the expense of those who are unable to

meet **selection** criteria.

On the **selection** criteria, the survey shows industry principals have recognised that they can impose **service** standards across the marketplace and this will become the norm. The survey also indicates that confidence in the capability of outsource providers is increasing across the board, with growing acceptance of advice on liability, quantum issues and reserving.

But the summary also shows claims managers are not prepared to delegate all responsibility for these matters.

Liability claims ... ease of access to their service providers and accountability from them.

Guardian Insurance

Tony Griggs, **customer** development manager

Insurers have traditionally agreed service standards with their panel of loss adjusters to...

...who are not their direct employees. As soon as an adjuster makes contact with the **customer** he or she is perceived to be an extension of the insurers' work force and...

... spending too much time trying to meet service standards and not enough time actually providing **customer** satisfaction.

One of the main areas of criticism during the auditing process relates to breaches of service standards. As a result, instances are seen where the individual loss adjuster is far more anxious to comply with the rigid timetable imposed on him than he is in settling the claim. He takes the view that if his files are audited by a representative of the insurance company he is less likely to be criticised for not settling the claim than he is for failing to issue a preliminary report within three days of meeting the insured. Similarly he must visit the insured within a specified time frame - one insurer insists that their loss adjusters meet with the insured within an hour of being instructed.

Insurers should recognise the need to instruct adjusters only on those cases where they feel their involvement will have added value either for the customer or the insurer. Sometimes both customer and insurer benefit, but the added value disappears if the claim is not settled in a reasonable period.

It is our view that, instead of continuing to impose strict time periods, insurers should empower adjusters to use their initiative and to make every effort to make the first visit to the insured at the end of the claims process rather than the beginning. This can be achieved by allowing the adjuster to spend valuable time validating the claim rather than writing a preliminary report which only goes to tell the insurer that instructions have been safely received and some progress is being made towards settling the claim. Such work benefits no one to a significant degree.

Within Guardian Insurance, the panel arrangements are currently being reviewed, and revisions to that panel will be announced early in the New Year. What is certain is that we will be working far closer with our panel than ever before and we believe our closer relationship will be of benefit to both our customers and ourselves. The entire claims process needs to be constantly reviewed, sometimes radically and this can only be achieved if when working together fresh innovative ideas are put into practice.

There continues to be a need for loss adjusters, but the relationship between adjuster and insurer needs to undergo a radical change. We must not lose sight of the fundamental role of the loss adjuster - to settle claims.

Iron Trades

Ashton West, general manager, claims

It comes as no surprise to see that compared to five years ago there is a significant reduction in those practitioners whose usual aim in handling a liability claim is to defeat it. There has been an increase within that time of those who endeavour to settle quickly both before and

after litigation. This suggests an appreciation of the implications of too readily resorting to a denial with the consequent expense of litigation.

The assertion that insurance companies benefit from delay in handling liability claims is false with claim costs increases outstripping wage inflation, RPI and investment returns. The results of this survey reflect the management effort in the area of early and accurate decision making to ensure speedy resolution in appropriate cases.

The other factor is an increased awareness of resolving litigated claims that cannot be fully defended at an early stage. There is a significant minority who responded in the #'other' category. More information of these responses would be of interest. As a crosscheck it is supportive of this move toward resolution that only one in 16 of the respondents considered litigation as best suited to achieving their aim. The majority, seven out of every 10, favoured negotiation as the best option and there is clear support for other types of less formal procedures than litigation, like mediation and arbitration.

The involvement by insurers of outside claims handlers in all aspects of the management process has seen an increase in the five year period.

If this is indicative that insurers are working more closely with their advisers in reaching fully supportable decisions at an early stage of the process this is to be encouraged. However, there may be concern that insurers have become more dependent on their advisers in making decisions due to erosion of their in-house claims handling abilities. ...and the reduction of the average number of providers on each confirms expectations in this **area**. Supplier management is important in terms of cost and quality. The quality of output in...

...value. However, the suspicion is that in many cases price is the real determinant in **selecting** a provider. It will surprise many that it is comparatively low on the list of...

...panels with less participants indicating more central control.

More could be done by way of **service** agreements, and solicitors need to consider the reasons for **selection** as identified by this survey.

(TB) WHICH METHOD DO YOU CONSIDER IS BEST SUITED TO ACHIEVING YOUR AIM? Litigation 6.67% Negotiation 68.89% Mediation 20.00% Arbitration 8.89% Expert determination 8.89% WHEN CHOOSING SOLICITORS/LOSS ADJUSTERS WHAT IS ... Most important Least important Technical ability 82.50% Directories 90.63% (Chambers, Legal 500) Specialist experience 77.50% London firm 75.76% Concise practical advice 51.28% National firm 47.06% International firm 72.70% Beauty parades/pitches 72.73% (TE)

**14/3,K/18**

DIALOG(R)File 20:Dialog Global Reporter

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03302970

**An Interview with Mr. V.D. Sanghavi, Managing Director, Aarvi Encon Private Limited**

SECTION TITLE: Entrepreneurial Excellence

CHEMICAL BUSINESS

October 30, 1998

JOURNAL CODE: WCLB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2554

... achieve global standards, for which the engineering consultants have an immense potential to provide adequate **services**. Aarvi Encon Pvt. Ltd. (AEPL), is a pre-eminent chemical project consulting engineering company, undertaking...

... Science & Technology (Government of India) conferred on him a National



Award for excellence in consultancy **services** and for total execution of the titanium grease project of Indian Oil, with technology developed...

... my own unit, AEPL, in October 1987. Due to the industrial contacts developed during my **service** at Davy Powergas, I could obtain consultancy assignments from companies like Herdillia. I had also...

...you been handling over the years? VDS: We have completed 30 projects for about 10 **customers**. Many a project was commissioned during the past decade and the major ones include: dodecyl...

... We have undertaken projects of Aluminum Complex and G-92 for Indian Oil Blending. Our **services** covered pilot plant study, scale up of plant from 5 kg to 3000 MT/year...

... engineering, project management, procurement assistance, inspection, government approvals, construction, supervision and mechanical commissioning, advising our **clients** on payments to **contractors** etc. CB: To what extent do your projects comprise indigenous technology? VDS: By and large, our projects were based on indigenous technology. The R&D division of Herdillia had developed technology for dodecyl phenol, diphenyl oxide and isobutyl benzene, for which we did detailed engineering and project management. Even in the case of Indian Oil, it was a path breaking indigenous technology for titanium grease which was patented. Powder paint technology for Hardcastle and the polyurethane system technologies were from outside the country. CB: How would you look at the role of chemical consultancy from the point of view of technology transfer? Did you try to do any upgradation of technology? VDS: The role of chemical project consultants has been limited. Companies like Chemtex, Chematur IBI, and Technimont ICB who transfer knowhow of DuPont, Chematur and Technimontidisan respectively are also limited. Most of the local technology transfers are illegal and unethical. Technical personnel leaving a company disclose its knowhow on joining another firm. As a consultant, I believe that process knowhow from a reputed company should not be given to another, even for high financial gains. We have not transferred technology till now and have remained a project engineering company. We have therefore not upgraded any technology. CB: What are the areas of projects of the chemical industry where you have made a significant contribution? VDS: Our contribution is significant in the following project areas of the chemical industry. Scaling up of data from laboratory to pilot plant. Paschim Petrochemicals obtained process knowhow from Indian Petrochemicals Ltd. for the manufacture of p-Diethyl benzene using the zeolite catalyst technology developed by in-house research on a laboratory scale of 15 gm. The successful commissioning of a 100 MT/year pilot plant at Baroda followed the designs for plug flow reactor. The reactor ...safety valve to attend to runaway reactions, very high temperature handling of Dowtherm vapours and **selection** of material to withstand high temperature, corrosion, etc. The importance of design cannot be overlooked even slightly, for a **small** mistake may **lead** to leakage or explosion. Therefore, design is a vital prerequisite in the chemical plant equipment...

... Paints PPG, Petrochemicals, naphtha cracker, polypropylene, polyvinyl chloride and P-xylene plant of Reliance. Turnkey **contractors** for such large projects in turn recruit medium level consultants. Due to the concept of large-scale turnkey (LSTK) projects, medium level consultants are turning into manpower suppliers to LSTK **contractors**. Many industries are planning to handle projects with low risk factor or they prefer the **contractor** to share the risk. Secondly, in India, very few people qualify as LSTK **contractors**. L&T, Toyo and Technimont ICB are some of those who have bagged total jobs...

... other consultants have started providing them engineering man hours in

contrast to earlier total consultancy **services** . A situation may emerge when consultancy organisations form consortiums of various companies to undertake large...

... is enforced strictly, even the bulk drug industry may either close down or become labour **contractors** for the multinational companies. CB: You have recently commissioned the 12 crore polyurethane systems house in the past. **Clients** view **selection** of consultants with a magnifying glass even in the Middle East. It is not easy...

... might also do some body shopping. Would you like to describe your experience in this **area** ? VDS: Yes. Our experience in body shopping is a very pleasant one. We have been successful in deputing about 70 engineers to Reliance Petroleum at Jamnagar, to **work** under the supervision of Bechtel or Reliance managers in various fields like civil, electrical, mechanical...

... instrumentation etc. We are also now deputing our engineers to other consultancy companies and LSTK **contractors** . Our present strength of deputed engineers has gone up to 140 and we plan to...

... with the existing orders on hand. For this, we are conducting interviews throughout India to **select** highly talented engineers from various petrochemical, refinery and fertiliser plants and give them adequate exposure to **work** for our **clientele** . We have good facilities in our office for CAD design, stress analysis, high-pressure vessel...

... more than 800 engineers in diverse fields and are able to depute them to our **clientele** at short notice. Due to large-scale projects, large consultancy organisations would like our engineers to **work** in their office or at their construction sites under their overall supervision. Hence subcontracting of consultancy **work** is now curtailed and deputation of qualified talented engineers is on the increase. CB: What...

... crores in the current financial year. We shall try to grow 50% every year and **work** towards that achievement by increasing our activity in body shopping of engineers to USA and...

... together as a consortium in India and abroad. Our future is bright and pleasant (smiles), **work** -wise and financial-returns-wise. After having trained about 100 engineers in one of the largest refineries in the world, Reliance Petroleum at Jamnagar, we have a valuable asset in our engineers who are in great demand at other refineries worldwide. These engineers form our strength and that gives us confidence for our future.

14/3,K/19

DIALOG(R)File 20:Dialog Global Reporter

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03082136 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Focus: Christmas Gifts and Incentives - Tailoring presents for extra rewards/The PR industry is now putting as much thought into gifts for clients as they would for their family. Susan Litherland reports**

SUSAN LITHERLAND

PR WEEK, p10

October 09, 1998

JOURNAL CODE: FPWK LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2417

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... orders, they have to take what's available. 'To source something innovative we need a **lead** time of at **least** eight weeks,' says Jeffs.

Alan Soloway, chairman of EMC Advertising Gifts, confirms that stress busters...

...SPIRIT

Christmas celebrations may be more glitzy in the capital but saying thank you to **clients** is a nationwide preoccupation.

Sally Habergham, PR director at Sinclair Mason is well placed to...  
... there has never been any difference between them in the culture of giving, particularly as **clients** are scattered around the UK and overseas.

These days, however, the question of gifts doesn't...

... spent on them straight to charity, avoiding the headache of coming up with fresh ideas. **Clients** are informed of the move via a special wrap-around on its quarterly newsletter and Habergham says they are happy with the decision. ' **Clients** are inundated with gifts they don't really want anyway. We do encourage account teams to take **clients** out for informal lunches, which is a better way of building relationships.' In Newcastle, Robson...

...the event, but he maintains: 'It does us a huge amount of good with our **clients**, especially as they can bring their families.' Elaborately staged around a different theme each year...

...Scotland, although nothing too ostentatious, according to Malcolm Brown, director of Carnegie PR. Carnegie's **clients** are so diverse, ranging from football clubs to house **builders**, that it would be impossible to offer a single gift, he says. And as most are in Scotland and have been with the agency for years, Brown knows the **clients** well and can pick gifts to **match** individual tastes. He also believes that Christmas gifts need to be seen as a genuine thank you and not as an appeasement for faulty PR **work**. 'It would be a foolish PR company that drops 40 Champagne bottles on to the ...

... t going well. The best Christmas present in that case would be to get the **work** back on track.'

VOUCHER SCHEMES: APPEALING TO STAFF AND **CLIENTS** ALIKE

For a PR firm that wants to pep up its staff with prizes or find Christmas gifts for **clients**, Kingfisher gift vouchers offer a solution.

They come in denominations from pounds 1 to pounds 25 and can be used in any of the five retailers in the Kingfisher Group - B&Q, Comet, Music and Video Club(MVC), Superdrug and Woolworths.

'A vast proportion of the annual pounds 650 million voucher market is sold in the run up to Christmas, because there are ...Companies such as Cable and Wireless Communications and GKN Westland Aerospace have found the vouchers **work** as incentives because they leave individuals free to choose from over 150,000 items, and the companies don't have to get involved in their **selection** and handling.

In January 1997 Cable and Wireless set up a scheme called Rev Up The Volume based on a scratch card mechanic which Lynda Timson, head of programme management, claims has dramatically improved sales.

When staff hit targets they can select a predetermined number of scratch cards, all of which features a voucher reward from pounds 5 to pounds 500, or another prize. The scheme was spread across all companies within the group following a merger in April involving Videotron, Mercury and Bell Cable media, meaning that the scheme now covers 1,290 staff. The vouchers have proved popular, says Timson, 'and we have been relieved of the logistical nightmare associated with management and delivery'.

GKN Westland started using the vouchers in 1994 to reward staff who have helped make the firm run more efficiently. Continuous improvement co-ordinator Phil Gouge says the company simply hands out a pounds 10 voucher to everyone whose idea is put into practice. 'We get the area manager to present the vouchers and discuss the ideas with staff at the same time, so that recipients do feel their contributions are being recognised.' More than 80 per cent of the 1500 strong workforce at the Isle of Wight site have had vouchers so far, and it is likely the scheme will be rolled out to other companies within the group. Gouge says: 'We used to hand out the usual clocks and pens as rewards, which worked well until everyone had a drawerful. This way the choice is so much greater.'

**14/3,K/20**

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02157524 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**On the Net with Alex Marufu A lighter look at the Internet business in Zimbabwe . . .**

FINANCIAL GAZETTE, p1

June 04, 1998

JOURNAL CODE: WFGZ LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4137

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... up and be honest, and the truth be told, the number of dial-up individual **clients** is on the up, the only problem being that it is a market that is extremely difficult to service and many a **service provider** will want to stay away from it.

Problem with individuals The business of an Internet **service provider** (ISP) involves buying Internet bandwidth (from upstream providers such as the Posts and Telecommunications Corporation - PTC) in bulk and reselling it to end-users. Two business models make sense for the ISP: selling to many individual subscribers who use a bit of the service at a time or alternatively selling to a smaller number of corporate users who have dozens of users on their networks. The option of selling to corporates is a highly attractive one for a number of reasons.

... usually serve as the first line of support for the organisation, leaving the ISP's **service** staff to deal with only the difficult (and usually genuine) problems. Individual users will usually...

... provide support not just on Internet-related issues but will phone in when their mouse, **screen**, keyboard or disk drive stops working and claim it is all due to the Internet.

With the corporates, making changes and notifying the client base becomes an easy **task**, allowing dial-up numbers or addresses of servers needing to be changed to be held only by a **select** group of users who are familiar with how to make the changes and who are...

... have failed to install. In one classic case, a gentleman who had been using another **service provider** signed up and asked to be contacted at 18:00 hours while at home with...

...hours - at a cost of well over \$800 - while the support person explained to the **customer** how to get into and save the different options.

The **customer** saved himself \$200-odd by setting himself up -- but the cost to the company was far much greater.

Our list of **customers** to be terminated for non-payment consists of

more or less the same **customers** every month. Their excuses are almost always the same (I'll give them some credit though: they seem to have gone past the usual "cheque in the post" type of excuses!). The biggest offenders will insist they never received the invoice and therefore did not pay their subscription (which by the way is a fixed amount due on a fixed day of the month!).

Other popular excuses include my e-mail has not worked in months, or your server has been down for two weeks, yet our log clearly shows that they were connected onto our server for hours on end.

Solutions In Zimbabwe, where the Internet market is, like in every other country in the world, growing but with the telephone infrastructure that forms the backbone of the industry stagnant, ISPs are likely to want to put their efforts into developing the easier-to-service corporate market place. In the long term, for the individual Internet access market to become viable, specialist ISPs that focus on this sector have to come up.

The mom-and-pop home-based ISP in the USA caters for this market.

Improved use of direct debit systems by banks will also make individual users attractive to ISPs. Until these changes take place, individual Internet access may be facing extinction in Zimbabwe.

Alex Marufu is managing director of PrimeNet Communications, a young and dynamic Internet service provider. He is formerly general manager of ICL Zimbabwe Limited and has been in the information technology industry for over 10 years. Marufu can be contacted on telephone numbers 749239/65/78/84 This article and previous articles are available on the Internet at [www.primenetz.co.zw](http://www.primenetz.co.zw) Page 15 Cabinet divided over Boka's collapsed bank Some want govt to help beleaguered tycoon Others say doing so would bankrupt govt Staff Reporter PRESIDENT Robert Mugabe's Cabinet is divided over the collapse of black tycoon Roger Boka's United ...the court records which of the bills had been honoured upon maturity in the past few months.

Samanga's **request** to UMB management to prepare a schedule showing the date when the bills were issued, their serial numbers, face values, maturity dates and current holders was ignored, the court records say.

Parliament passes laws governing unit trusts Staff Reporter LEGISLATION to regulate the formation

**14/3,K/21**

DIALOG(R)File 20:Dialog Global Reporter  
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01716607 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Tender Price Forecast.**

**FACTS**

BUILDING, p56

April 17, 1998

JOURNAL CODE: FBDG LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2332

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... check.

The electrical cost index includes no change in labour costs over the past year. **Electricians** expected a pay increase from January, but union members refused to ratify the agreement put together by the union and the employers. A deal, raising **electricians'** wages by 11.5% in two stages over the next 21 months, has now been...

... stage came into effect on 30 March and increased the national rate for an approved **electrician** from GBP6.64 to GBP7.11 an hour. The second stage

comes into effect in January 1999.

**Plumbers** have also agreed a two-stage wage deal, providing a 10% wage increase from May 1998 to August 1999.

M&E tender price rises have, in most areas, **matched** those of building **work** over the past year. Competition remains tight on small contracts, but many larger **contractors** say they have already secured most of their workload for this year.

Many M&E...

... such as air-conditioning units, are imported and the strength of sterling will work in **clients** ' favour. But labour rates are rising steeply, and with margins improving, M&E tender prices...

... movement in wage rates for both self-and directly employed labour and staff, and discounts **contractors** can get from materials manufacturers and subcontractors. It also registers plant costs, and changes in overheads and profits.

#### Building cost index

The BCI measures the notional movement in contractors' labour and materials costs. It is compiled from nationally agreed labour rates and manufacturers' or merchants' list prices for materials as published by the Office for National Statistics.

#### Mechanical cost index

The MCI is also a notional index. Similar to the building cost index, the labour rates are based on those agreed by the JCCHVDEI, the mechanical industry's wage body. Materials prices are based on ONS data.

#### Electrical cost index

Like the building and mechanical cost indices, the ECI is a notional index compiled from materials data from the ONS and labour costs agreed by the electrical industry's wage body, the JIBECI.

(TB) INDICES 1993 1994 Tender price index Max 242 233 239 239 247 266  
 256 Min Inflation year on year (%) Max -2.4 -3.3 2.6 5.3 2.1 14.2 7.1 Min  
 Building cost index 371 373 374 376 379 385 388 Inflation year on year (%)  
 2.5 1.6 1.6 1.6 2.2 3.2 3.7 Mechanical cost index 334 336 338 341 342 345  
 350 Inflation year on year (%) 2.8 3.1 2.7 2.4 2.4 2.7 3.6 Electrical cost  
 index 377 378 378 380 381 383 389 Inflation year on year (%) 2.4 2.7 2.2  
 1.9 1.1 1.3 2.9 Retail price index 353 354 356 362 363 365 Inflation  
 year on year (%) 1.1 1.4 1.7 2.3 2.5 2.5 2.5 INDICES 1995 1996 Tender price  
 index Max 258 265 266 270 265 262 270 270 Min Inflation year on year (%)  
 Max 7.9 7.3 0.0 5.5 2.7 -1.1 1.5 0.0 Min Building cost index 392 397 407  
 407 407 408 414 414 Inflation year on year (%) 4.3 4.7 5.7 4.9 3.8 2.8 1.7  
 1.7 Mechanical cost index 357 358 360 365 364 361 357 359 Inflation year on  
 year (%) 4.7 4.7 4.3 4.3 2.0 0.8 -0.8 -1.6 Electrical cost index 397 397  
 398 399 407 404 401 402 Inflation year on year (%) 4.5 4.2 3.9 2.6 2.5 1.8  
 0.8 0.8 Retail price index 368 375 376 376 378 383 384 386 Inflation year  
 on year (%) 3.4 3.6 3.6 3.0 2.7 2.1 2.1 2.7 INDICES 1997 1998 Tender price  
 index Max 275 287 284 287 304\* 310 319 325 Min 306 313 317 Inflation year  
 on year (%) Max 3.8 9.5 5.2 6.3 10.5\* 8.0 12.3 13.2 Min 6.6 10.2 10.5  
 Building cost index 416 417 423 429 429\* 431 450 452 Inflation year on year  
 (%) 2.2 2.2 2.2 3.6 3.1\* 3.4 6.4 5.4 Mechanical cost index 361 356 357 363  
 366\* 368 375 381 Inflation year on year (%) -0.8 -1.4 0.0 1.1 1.4\* 3.4 5.0  
 5.0 Electrical cost index 411 411 411 411 411\* 427 428 429 Inflation year  
 on year (%) 1.0 1.7 2.5 2.2 0.0\* 3.9 4.1 4.4 Retail price index 389 394 397  
 401 402\* 407 408 411 Inflation year on year (%) 2.9 2.9 3.4 3.9 3.3\* 3.3  
 2.8 2.5 INDICES 1999 2000 Tender price index Max 332 339 348 355 362 Min  
 322 327 333 338 342 Inflation year on year (%) Max 9.2 9.4 9.1 9.2 9.0 Min  
 5.9 6.9 6.4 6.6 6.2 Building cost index 455 479 482 484 Inflation year on  
 year (%) 5.8 5.6 6.4 6.6 6.6 Mechanical cost index 384 ...working at  
 virtually full capacity

- Tenderers have become noticeably more selective, particularly in regard to **small** complex projects

- **Requests** for extensions to tender periods are common, particularly for schemes involving contractor's design
- Full bills of quantities or design and build are the preferred procurement routes for contractors
- Overheads and profit levels are still modest
- There is still considerable pressure on materials suppliers and trade subcontractors to maintain stable price levels
- Bricklayers, plumbers and steel fixers are in short supply and are commanding premium rates
- 90% of works are sub-let - only key craftsmen remain directly employed
- Lead times for fabricated steelwork and curtain walling are beginning to lengthen; steelwork prices on small projects have escalated
- M&E prices are up 5-8% in the past year; electrical prices are increasing at a faster rate than mechanical
- Tender prices forecast to rise by 7% over the next year.

**NORTH**

- New work output increased only 1% (at current prices) in 1997 (compared with 7% nationally) but was 24% higher than in 1995 (12% nationally)
- New housebuilding grew significantly last year, with output 41% higher than in 1995 (23% nationally)
- Some 64% of building contractors are now working at near full capacity
- But the current market is seen as flat, with optimism beginning to wane
- Prices remain competitive and margins low
- Some contractors are still prepared to "hone" a tender with "directors' adjustments"
- Shortages of bricklayers has caused their rates to increase recently from GBP140 a thousand bricks to GBP160 - Tender prices forecast to rise 6% over the next year.

| Set  | Items                        | Description  |
|------|------------------------------|--|
| S1   | 4459636                      | CONSUMER? OR CUSTOMER? OR OWNER? ? OR HOMEOWNER? OR CLIENT?  |
| S2   | 709239                       | SERVICE() PROVIDER? OR REPAIRM?N OR HANDYM?N OR CONTRACTOR?<br>OR PLUMBER? ? OR ELECTRICIAN? OR ROOFER? ? OR BUILDER? ? OR C-<br>LEARING() (SERVICE OR WOM?N OR LADY OR LADIES) OR EXTERMINATOR? |
| S3   | 2136839                      | MATCH??? OR (PUT OR BRING) () TOGETHER OR SELECT??? OR FILTE-<br>R??? OR SCREEN???   |
| S4   | 7222735                      | SERVICE? ? OR TASK? ? OR WORK OR PROBLEM OR LOCATION OR AR-<br>EA OR ZIP   |
| S5   | 3038815                      | LEAST OR LESS OR LESSER OR FEW OR FEWER OR FEWEST OR SMALL-<br>?(1N) (NUMBER OR AMOUNT)  |
| S6   | 1775525                      | LEAD OR LEADS OR REQUEST? ? OR REFERRAL? OR (WORK OR JOB) (-<br>) ORDER? ? OR RECOMMENDATION?  |
| S7   | 17971                        | S5(4N)S6   |
| S8   | 51639                        | S1(2S)S2(2S)S3   |
| S9   | 188                          | S7 AND S8  |
| S10  | 91                           | S9 NOT PY>1999   |
| S11  | 88                           | RD (unique items)  |
| S12  | 86                           | S7(6S)S8   |
| S13  | 41                           | S12 NOT PY>1999  |
| S14  | 38                           | RD (unique items)  |
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| File | 613:PR Newswire              | 1999-2006/Mar 31<br>(c) 2006 PR Newswire Association Inc   |
| File | 813:PR Newswire              | 1987-1999/Apr 30<br>(c) 1999 PR Newswire Association Inc   |
| File | 634:San Jose Mercury         | Jun 1985-2006/Mar 30<br>(c) 2006 San Jose Mercury News   |
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**14/3,K/1 (Item 1 from file: 15)**

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02405090 115926499

**The loyalty ripple effect Appreciating the full value of customers**

Gremler, Dwayne D; Brown, Stephen W

International Journal of Service Industry Management v10n3 PP: 271 1999

ISSN: 0956-4233 JRNL CODE: SIM

WORD COUNT: 9304

...TEXT: identifiable. In particular, the number of recommendations made tends to increase significantly with age. The **fewest recommendations** in the bank sample were from customers between 19 and 34 (with 3.43 recommendations...

...mentioned earlier in the paper, personal recommendations are often very influential in customers' selection of **service providers**. The use of such recommendations has been particularly prevalent in the contexts investigated in the...

...and Kenny, 1990; Stern and Gould, 1988). In both contexts, most of these studies identify **customer** recommendations as the key factor in **selecting** a provider. Thus, not only is it important that **customers** are spreading the word but - perhaps more importantly - potential **customers** greatly value such information.

Use of a single recommendation. Not only is a personal recommendation a major influence in making service provider decisions, in many service contexts it may be the only source of information considered. Indeed, researchers have found a single recommendation - the only source of information obtained - is often sufficient to convince a person to try a particular provider (Glassman and Glassman, 1981; Gremler, 1994; Price and Feick, 1984; Reingen, 1987; Stewart et al., 1989; Swartz and Stephens, 1983). Perhaps the major reason for such influence is that loyal customers are perceived as veterans who can paint an accurate picture of the service delivered by the provider to a potential customer (cf. Reichheld, 1996). Services are often hard to evaluate, so those receiving a recommendation may consider the recommender's experience with a service provider to be a vicarious experience (Day and Barksdale, 1992; Dubinsky and Levy, 1981) or a vicarious trial (Wilkie, 1986). That is, for services, the recommender's evaluations may

**14/3,K/2 (Item 2 from file: 15)**

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01776591 04-27582

**The Internet marketplace or just a shop window?**

Tyler, Geoff

Management Accounting-London v77n1 PP: 59-60 Jan 1999

ISSN: 0025-1682 JRNL CODE: MAC

WORD COUNT: 2173

...TEXT: Payment Systems, 'there is a requirement for high security certification authorities which are handling relatively **few requests** for certificates, mainly from other authorities. An example may be Visa or Mastercard, who may...

...of member banks... A bank may wish to offer an internet banking service to a **selection** of its **customers** ... The global CA must perform all cryptographic processing in hardware and high levels of trust must be achieved between the various entities.'

Racal agrees that certification authorities need to create interauthority links such that, for general uses, digital signatures can be, as it were, cross-verified between schemes. But some organisations are still expected to issue digital signatures for specific trading uses, such as Ganley's internet banking example, and nothing else.

Also relevant here is the recent proliferation of e-commerce payment software. WorldPay, Cybercash, Cable & Wireless (Web-Commerce II) and others are systems designed to automate much of the invoicing, statement, payment and currency conversion activity associated with an internet business transaction. Digital signatures will play an important role in further enhancing the services such companies can offer.

The main problem is liability. If a digital signature does get used by a thief-perhaps its owner ignored Skevington's advice and stored it on a stolen PC's hard disk-is liability borne by the front organisation which issued it, the certification authority running the scheme, the trading company involved in the fraud, or the user?

Once digital signatures do materialise, and hopefully by

**14/3,K/3 (Item 3 from file: 15)**  
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01766489 04-17480

**A survey of tendering practices in the Australian construction industry**  
Fayek, Aminah; Young, David M; Duffield, Colin F  
Engineering Management Journal: EMJ v10n4 PP: 29-34 Dec 1998  
ISSN: 1042-9247 JRNL CODE: EGM  
WORD COUNT: 4463

...TEXT: The number of competitors may have a large influence on the decision to bid; a **smaller number** of competitors usually **leads** to a greater incentive to bid with a competitive price.

Australian contractors do not have...

...since even public (government) organizations reveal only the winning bid price (Fayek, 1996). Discussions with **client** organizations revealed that tenders are not always assessed in terms of a single bottom-line...

...the lowest bidder (Fayek, 1996). In some cases, particularly in the case of private sector **clients** and on negotiated contracts, the following non-price considerations may be important: proposed construction methods...  
...s ability to resource and complete the project with minimal costs and disruption to the **client**; contractor's financial capacity; contractor's management structure and management cost; quality of the proposed...

...tools used in making both the decision to bid and the margin-size decision. Most **contractors** do not use any statistical or mathematical techniques in making bidding decisions. Competition and profitability...

...in the margin-size decision.

## Future work

This survey profiles tendering practices of civil engineering **contractors** operating in Australia. However, generalizing to the population of **contractors** requires a more representative sample of the Australian civil engineering construction industry. Classification of civil engineering construction **contractors** into small, medium, and large categories needs to be established. This classification could be based...

...must be determined, and a list of these companies compiled. Companies should then be randomly **selected** to obtain a representative sample.  
Conclusions

The first conclusion that can be drawn from this...

...competition is almost always done informally, and very little competitor data is made available by **clients**. These results are similar to those of previous surveys in other countries. The only significant factor relating to the competition that is considered in setting margin is the number of competitors for the project. Thus, margin-setting strategies that are based on historical competitor data would not be useful in the Australian construction industry, due to their historical data requirements and their exclusive focus on the competition's behavior.

The second conclusion is that other objectives in tendering exist besides winning the project. As a result, margin size may vary from a minimum value to a maximum value. Margin-setting strategies that assume that the contractor's sole objective is to win the project therefore only consider one of the possible scenarios in tendering.

The third conclusion is that most of the time, effort, and decision-making is directed towards estimating the direct costs, in formulating the construction methodology and design alternatives, and in assessing the project's risks and opportunities. Margin setting (i.e. corporate overhead and profit) is usually done in the final few hours prior to tender submission with little or no formal methods of analysis. As a result, any margin setting model that would be useful to the construction industry must be quick and easy to use, without requiring extensive data, time, or effort. A model that requires any more time or effort than is currently being used would not be accepted by the construction industry.

Finally, this survey makes two important contributions. Firstly, it identifies common tendering practices found in the Australian civil engineering construction industry. Its findings are useful to construction industry practitioners in formulating their tendering strategies, since they provide insight into common industry practices. These findings are also useful to researchers in developing more effective and realistic competitive tendering strategy models that suit the actual practices of construction contractors. Secondly, the survey methodology provides a good model for collecting subjective data. The approach used yielded a high success rate and good quality, accurate data.

## Acknowledgments

We would like to express our appreciation to all of the companies that participated in this survey. Without their valuable input and time, this research would not have been possible. This research was partially funded by a Small Grant from the Australian Research Council.

## Reference:

## References

## Reference:

Ahmad, Irtishad, and Issam Minkarah, "Questionnaire Survey

**14/3,K/4 (Item 4 from file: 15)**

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01530092 01-81080

**Small business loans, small banks and a big change in technology called credit scoring**

Feldman, Ron

Federal Reserve Bank of Minneapolis: The Region v11n3 PP: 18-24 Sep 1997

ISSN: 1045-3369 JRNL CODE: FRM

WORD COUNT: 4415

...TEXT: competition. A greater number of lenders competing for the current borrowers of small banks could **lead** small lenders to earn **less** than they would have otherwise on the small business loans they make. In particular, the lower cost providers could undercut the smaller lenders on credit extensions to the higher quality borrowers. By analogy, Wal-Mart could provide standard, brand name products at better prices than the local competition.

The credit scoring approach could also increase the number of competitors for small business borrowers by making it more feasible to sell groups of small business loans to investors. Investors have been reluctant to buy pools of small business loans because the variety of loan structures, underwriting and documentation makes it difficult to judge the pool's expected cash flows. Lenders may try to eliminate these differences in order to take advantage of the efficiencies offered by an automated underwriting and origination system. Investors ranging from pensions to individuals should willingly fund small business loans if they can buy interests in pools of homogenous small business loans with predictable cash flows. Small banks would then have to compete with international capital markets for small business lending. Discussion on some additional developments in the packaging and sale, or securitization, of small business loans can be found on page 25.

Of course, no one can guarantee the success of small business credit scoring even if many banks move to these systems. Initial response rates to preapproved loan mailings have been quite low. It will take time before large banks make the most effective use of the new technology. In the interim, large banks face the often difficult and costly task of moving from an existing to a new lending process. And, new technologies always face the chance that they will perform much less satisfactorily than expected. The scoring systems may not predict loan outcomes as reliably as hoped, and banks may draw incorrect inferences from the information the systems provide.

Yet, there are some signs that big banks ...banks, like that of smaller retailers facing Wal-Mart, depends on the behavior of local **consumers** and of the banks themselves. Local banks could ignore the potential threat and rely on the loyalty of existing **customers**. Such a strategy offers real risk in price-conscious times. Small banks could also try...

...the relatively limited number of businesses that community banks can serve and their inability to **match** the cost efficiencies, investment

capabilities and supporting products offered by larger banks could limit the success of this option.

Small banks may have better luck by emphasizing and improving their traditional strengths of personal service and flexibility with borrowers. Communicating with their lender via mail and phone will not meet the needs of some borrowers. These borrowers will pay more for personal contact and advice offered by the small local bank. Moreover, some borrowers will want terms and conditions outside the standard contract offered by the large banks. In addition, lenders may not feel comfortable credit scoring the applications of certain firms on which reliable repayment data is not available. Smaller banks could compete for these non-conforming borrowers. The number of small business borrowers not eligible or not interested in the credit scored products will determine the success of these strategies. No one knows the fate of the small business lender facing the new competition. But, we do know that full competition in lending makes it more likely that small firms can regularly access credit in the most effective manner. Surely the growth of one set of service providers at the expense of another can severely hurt specific lenders and individuals. Ultimately, however, ensuring that consumers are best served by efficient credit markets is more important than retaining a particular institutional form to lend to small firms, whether it be banks, finance companies or a completely new type of lender.

Where do communities fit into this consumer-oriented framework? One intangible of community commercial life has been the relationship between the local banker and the local small business. The new lending paradigm would cut that cord. Furthermore, it is possible that while individual firms consider their own costs and benefits when reviewing a loan offer, they do not account for the costs created when the larger community life that they favor is negatively impacted by their borrowing decision. As a practical matter, communities cannot prevent local firms from accessing outside-of-the-community sources of credit. Small towns cannot zone an offer from American Express to a small firm out of bounds as some were able to restrict the development of Wal-Mart stores. Those that believe the community impact should, but does not, affect decisions made by individual firms are left with the task of providing information such that these alleged costs are considered when small firms look for financing.

There have been at least three developments in small business securitization, in addition to the rise of credit scoring since The Region Last Looked at the issue (see "Will the Securitization Revolution Spread?" September 1995). First, the amount of small business loans that have been securitized has nearly doubled since fall 1995. While no exact numbers were available, it appeared that less than \$900 million in small business loans had ever been securitized at that time. An equally rough update suggests that about \$2 billion in small business loans have now been securitized. This figure remains small when compared with the roughly \$175 billion in commercial and industrial loans under \$1 million outstanding as of June 1996. SierraWest Bancorp of Truckee, Calif., carried out a particularly noteworthy transaction being the first bank to securitize the unguaranteed portion of so-called 7(a) loans, which receive a partial guarantee from the U.S. Small Business Administration (SBA).

Second, Congress made the SierraWest transaction possible by passing Legislation in 1996 that forbid the securitization of the unguaranteed parts of SBA Loans after March 31, 1997, unless the SBA

14/3,K/5 (Item 5 from file: 15)  
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01477321 01-28309

**Case management at work for SSA disability beneficiaries: Process results of the Project NetWork return-to-work demonstration**

Leiter, Valerie; Wood, Michelle L; Bell, Stephen H

Social Security Bulletin v60n1 PP: 29-48 1997

ISSN: 0037-7910 JRNL CODE: SSB

WORD COUNT: 13512

...TEXT: to solicit approximately 200,000 individuals for project participation.

In 1992, Abt Associates Inc. was **selected** by SSA to conduct the evaluation of Project NetWork. A full description of the evaluation...

...work services and job placements, and ongoing counseling and monitoring. The fourth model used a **less** intensive approach in which **referral** managers tried to locate case management and other services within the community, connecting **clients** to existing providers and funding services with support from other sources wherever possible.

The fourth Private **Contractor** Model. The final case-management model, the VR Outstationing Model, featured State Vocational Rehabilitation Agency case managers out-stationed in local SSA offices, again under contract with SSA.

Each of the four models was operated in two sites: Dallas and Fort Worth (SSA Case Manager Model); Minneapolis, and Phoenix-Las Vegas (Private Contractor Model);

Richmond, Virginia, and the State of New Hampshire (VR Outstationing Model);

Tampa, Florida, and Spokane, Washington-Coeur d'Alene, Idaho (SSA Referral Manager Model).

#### The Process Analysis

The analysis presented in this article comes from the process study component of the Project NetWork evaluation. The process study documented the implementation and operations of demonstration procedures in each site, highlighting operational differences among the four treatment models. It also documented the nature of the case-management process and the individuals who participated. This information can be used to assess the operational feasibility of the various program approaches tested and to address the policy questions listed earlier.

The success of the four treatment models-as measured by improvements in earnings and employment and lower levels of disability benefit receipt compared with the control group will be explored in the impact analysis component of the evaluation, to be completed in early 1998. The distinctive characteristics of each model that are assessed here in operational terms will also be used as contextual information for interpreting the impact estimates.

A full report on the process analysis was completed in September 1996.<sup>2</sup> The current document summarizes its key findings, focusing on the nature of the case/referral services offered to demonstration participants and the progress of individual participants through the case-management process.

(37 percent) were slightly more likely than clients in Tampa (29 percent) to have received at least one purchased service. In particular, they were more likely to receive purchased training (many times this was a cost that was shared between Project NetWork and the State VR agency) and help with work expenses.

We also examined the baseline characteristics of individuals who received purchased rehabilitation services and compared them with those who did not receive such services (data not shown). We found received purchased services were younger, more highly educated, more likely to have neurological or mental illness disabilities and were less likely to be a new SSI applicant than those who did not receive purchased services.

#### Training

Only 13 percent of all treatment group members received any type of purchased training (see table 3). Eleven percent of all clients entered vocational training programs, and 5 percent entered educational programs (data not shown). Most clients who received educational training took a few courses at a local community college or finished a partially completed degree. A very small number of clients received "other" types of training that helped them develop independent living or cognitive skills.

There are several reasons why relatively few clients received training. According to the managers, many clients did not need training to attain their vocational goals. Also, specialized training was not always available in the communities served by the demonstration. Finally, the demonstration was not designed to provide long-term training.

#### Financial Support Services

Project NetWork assisted some clients with living expenses, work-related expenses, and transportation. Overall, 19 percent of all clients received transportation support (see table 3). Typically, clients were

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01422017 00-73004

#### **Before the service encounter**

Brown, Tom J  
Marketing Health Services v17n1 PP: 18-27 Spring 1997  
ISSN: 0737-3252 JRNL CODE: JHC  
WORD COUNT: 5322

...TEXT: facilities when specialized care is necessary. Although researchers have examined the referral process from the **service provider**'s perspective (e.g., how referral networks develop, factors that influence the choice of a target provider), **few** have examined service **referrals** from the patient's point of view.

This is an important omission because the patient...

...however, researchers have directed little attention to service referral factors and how they may influence **consumer** reactions to the service encounter independently of the actual service provided.

In 1994, I examined...

...perceived service quality for endodontists. The degree of choice perceived by the patient in the **selection** of an endodontist, the amount

of information provided by the referring dentist about the forthcoming...

...being referred to another provider. Thus, patient responses to a service encounter with a target **service provider** are a function of more than just the actual performance of the target provider. Consequently...

...quality in various contexts as well as on the relationship between service quality and satisfaction. **Service providers** have been admonished to identify areas where service shortcomings exist and then work to improve the actual level of service provided in these areas.

However, an important distinction is necessary between the actual level of service provided and patient perceptions of that service. This distinction is critical because patients make decisions about future behaviors with respect to the service provider based on their perceptions of the quality of service provided, not on some objective measure of actual service quality. Though the actual service provided will be the most important influence on patient perceptions of performance, in practice, other factors-including the referral process-also affect patient perceptions of service performance. Accordingly, the optimal management of perceived service quality involves attending to the actual quality of the service provided and to factors that can influence patient perceptions of that service.

Researchers have already identified a number of situational variables that can influence consumer perceptions of service quality, including crowding, physical surroundings, ambience, and delays prior to service. Factors related to the referral process differ from these situational factors, however, in that the referral factors take place outside the context of the provision of service, usually well in advance of the actual service encounter. As such, they are "pre-loaded" into the patient when he or she arrives to receive service.

#### SERVICE REFERRAL MODEL

Exhibit 1 on page 20 presents the research model to be tested, depicting the proposed influence of three service referral variables on perceived service quality, the situational influence of waiting time on perceived service quality, and, in turn, the influence of perceived service quality and cost on patients' behavioral intentions with respect to the target service provider.

The model emphasizes the importance of several service referral variables that are out of the direct control of the target service provider, but nevertheless might influence patient perceptions of the actual service delivered by the target health care provider. Furthermore, it allows marketers to examine service referrals as part of a larger model of perceived service quality, thereby increasing the usefulness of the findings for target providers interested in improving perceived service quality.

#### Research Propositions

The following six propositions are summarized in the model:

PI: Perceived choice in the selection of a target provider for referral will be positively associated with the perceived service quality provided by the target provider.

P2: The perceived amount of information offered by the referring provider will be positively associated with the perceived service quality provided by the target provider.



This research considered only one

14/3,K/7 (Item 7 from file: 15)  
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01407834 00058821

**A framework for the application of uncertainty reduction (UCR) theory to service encounters**

Smith, William L

International Journal of Organizational Analysis v4n3 PP: 299-308 Jul 1996

ISSN: 1055-3185 JRNL CODE: IJOA

WORD COUNT: 4240

...TEXT: context of a service encounter, whether for the customer or the service provider, those first **few** words may **lead** to satisfactory or unsatisfactory perceptions of service quality. This paper presents a communications perspective on...

...studies.

Surprenant and Solomon (1987) define the service encounter as the dyadic interaction between a **customer** and service provider. This definition draws on their earlier work suggesting that service encounters are role performances (Solomon, Surprenant, Czepiel, & Gutman, 1985) in which both **customers** and service providers have roles to enact. This use of the term "service encounter" focuses...

...of interpersonal interactions.

The services literature recognizes the importance of personal interaction in creating satisfied **customers** (e.g., Crosby & Stephens, 1987; Parasuraman, Zeithaml, & Berry, 1985; Solomon et al., 1985). The lack...

...increases the value of the persons responsible for delivering them. In the eyes of the **customer**, the service worker is the company (Crosby, Evans, & Cowles, 1990). Under these conditions, the level...

...will depend on how well the service worker can fulfil the service expectations of the **customer**.

While these findings are descriptive and intuitive, there is currently no adequate theoretical perspective that informs the processes involved in initial encounters between **service providers** and **customers**. This problem is twofold. First, there is no guide for empirical research. Findings are disjointed...

...is a lack of sufficient knowledge from which to advise organizations about how to train **service providers** regarding these initial communicative encounters.

Communications theorists1 (e.g., Berger & Douglas, 1981; Clatterbuck, 1979; Gudykunst...

...likely behaviors of the other person or persons in the situation so that one can **select** from his behavioral repertoire those alternative modes of behavior which are deemed most appropriate to...

...behavior of one's self and the other(s)" (pp. 123-124). Each time a **customer** approaches a **service provider**, uncertainty exists. Service system design provides an opportunity to include provisions to account for the appropriate approach to uncertainty reduction in each transaction context.

In this paper, I examined this initial interaction of the service encounter from a new perspective provided by uncertainty reduction (UCR) theory. A communications perspective that informs our consideration of the initial interaction of the service encounter was reviewed. Then, a model is proposed that integrates these perspectives. The model includes propositions that may be tested in order to increase our understanding of the treatment of uncertainty in the context of the service encounter. Finally, implications for service system designers, for services management, and for future research will be discussed.

#### A Communications Perspective

Berger and Calabrese (1975) provided a theoretical perspective for dealing with the initial entry state of interpersonal interactions that has come to be known as uncertainty reduction (UCR) theory. Their seven axioms and 21 theorems have been tested and extended by numerous researchers (e.g., Berger, 1979, 1987; Berger & Bradac, 1982; Berger & Douglas, 1981; Clatterbuck, 1979; Douglas, 1984, 1987, 1990; Gudykunst, 1985; Honeycutt, 1990; Sunnafrank, 1983, 1986). Three findings of these studies, in particular, relate to aspects of the service encounter and are briefly summarized here.

First, during initial interactions, uncertainty reduction is expected to enhance individuals' perceived ability to forecast future relational outcomes. Important initial behaviors and decisions are presumed to follow from the values of these forecasted outcomes.

Second, expectancies, prior beliefs, and the structure of interactions with others (how they respond to us and we to them) should affect the outcome of the interaction. Preinteraction expectancies and the structure of interaction should therefore affect the judgments we make about others.

Finally, the task of interacting with a stranger, in any context, who in theory can behave and believe in a very large number of alternative ways and whose actions and beliefs remain to be explained, presents interactants with complex predictive and explanatory problems. These interactants, these communicators, seek to reduce their uncertainties about their environments so that they can respond to these environments in ways that will assure goal achievement, whether the goal is interpersonal or transactional in nature.

In sum, uncertainty reduction theory does address issues that are important to the initial interaction and subsequent conduct of the service encounter. Let us now examine certain of these issues in the context of the service encounter.

#### Uncertainty in a Service Encounter

A service encounter consists of several exchanges of communication elements between the service provider and the customer which establish that the service encounter will proceed according to mutual expectations or will be terminated as inappropriate at this time. One element of each service encounter is uncertainty. Uncertainty exists for both the customer and for the service provider. Uncertainty reduction theory would suggest that we ask a series of questions in order to better understand the role of

uncertainty and uncertainty reduction in the service encounter. The

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01271642 99-21038

**Trust and contractual relations in an emerging capitalist economy: The changing trading relationships of ten large Hungarian enterprises**

Whitley, Richard; Henderson, Jeffrey; Czaban, Laszlo; Lengyel, Gyorgy  
Organization Studies v17n3 PP: 397-420 1996

ISSN: 0170-8406 JRNLCODE: ORS

WORD COUNT: 9020

...TEXT: common among these enterprises, and they had changed less since 1989 than had connections with **customers**. As Table 3 shows, in six cases supplies from the most significant contractor were provided...

...did buy from stock and three awarded contracts on a one-off basis for these **contractors**. Only one of the ten enterprises had changed suppliers significantly since 1989, the one which had been liquidated in 1991, mostly from domestic firms to Far Eastern ones. Three claimed they had hardly changed any suppliers and the rest reported only minor changes, mostly to volume levels. This continuity was reflected in managers' perceptions of how they assessed the reliability of suppliers. In six cases it was ... dependent on their orders, particularly domestic ones.

The high level of supplier dependence did not **lead** to **customer** opportunism, at **least** according to these **customers**. Four claimed that if alternative suppliers offered inputs that were either cheaper or performed better, they would work with existing suppliers to **match** the new offer within one year, while a further five said they would give existing suppliers six months to **match** the new offer. Only one firm said they would switch orders to the new supplier...

...who were domestic suppliers. In none of the four cases did these suppliers report much **customer** opportunism or frequent seeking of quotations from other suppliers for repeat orders. Finally, only two...

...that they were actively seeking new suppliers, with another claiming a limited search for alternative **contractors**. The remaining seven were not looking for new suppliers at all, although several had been approached by potential suppliers. On the whole, then, these ten firms displayed quite stable relations with their leading suppliers which, if not exactly 'Japanese' in their mutual dependence and long-term commitment, were certainly more obligational than those common in Anglo-Saxon business cultures.

**Competitor Relations**

As might be expected from the generally large size of these enterprises and their historical dependence on state agencies, horizontal collaboration through formal organizations representing collective interests was rather weak. Although most of these large enterprises are involved in the activities of their Chambers of Commerce, they do not regard them as especially valuable organizations. Only one of these ten firms claimed that they obtained useful information or contacts from such membership and, in general, they regarded the Chamber of Commerce as 'not very efficient' in the words of a chemical company's CEO. Four of the ten enterprises belonged to the Industry Association of their sector, in Chemicals, Iron and Steel and Pharmaceuticals, and these mostly found such membership useful.

However, only two of them claimed that these associations were involved in joint lobbying of state agencies and only one - the smallest firm of the ten - said that wage rates were based on industry association negotiations. Given the importance of many of these enterprises in Hungary, and hence ability to obtain direct access to Ministries, it is not surprising that they did not rely much on such joint organizations. The second largest enterprise in this group did, however, claim that its Industry Association was important, perhaps because it was the dominant member. A fifth enterprise was a member of the European grouping of manufacturing firms in its sector. but did not play an active role in it.

In contrast to this rather limited use of collective interest representation, however, most of these ten enterprises were involved in collaborative activities with their competitors, either within Hungary or abroad, as summarized in Table 4. Seven were currently engaged in joint production activities with domestic or foreign competitors and an eighth cooperated with foreign firms in the Russian market. In a number of cases, these competitors were also customers and/or suppliers so that considerable information exchange occurred between sub-units. Since licensing was an important means of acquiring technology and new products for some of these enterprises, they had had extensive connections with some foreign competitors for a considerable time. In four cases, this meant that they were reluctant to compete aggressively with leading competitors in Europe and North America, and, in general, these enterprises appeared to avoid direct confrontation with established Western firms. Whether this pattern will continue, as some Hungarian firms gain more experience of Western markets and achieve some success in them, remains to be seen. At the moment, they appear to play a largely collaborative and dependent role, as is shown by seven of the ten enterprises considered here which cooperated with competitors in export markets, albeit in an ad hoc rather than a systematically organized manner.

(Table Omitted)

Overall, then, these enterprises displayed a lower degree of horizontal cooperation and collaboration within sectors than that found in Japan and Germany (Hart 1992; Sako 1992; Lane 1995) but perhaps rather more than is common in the Anglo-Saxon economies. Given their size and, in many cases, dominance of their sectors in the domestic economy, their preference for direct negotiations with Ministries and state agencies is to be expected, just as their relative inexperience in direct competition with market leaders in Western countries and dependence on customers/competitors for licences and subcontracts makes some of them reluctant to pursue aggressively competitive strategies based on price and to prefer cooperative relationships.

#### Discussion and Conclusions

These results indicate that inter-firm relations in these ten large Hungarian enterprises were more collaborative than adversarial in a number of respects, particularly with regard to customer and supplier connections. While this was sometimes based on direct personal contacts between top managers, as in the case of one enterprise whose current top managers came from its two largest suppliers, a more general reason seems to be that many of these relationships are of long standing and have not been fundamentally disrupted by the transformations since 1989. Both because the Hungarian economy had been more open

**14/3,K/9 (Item 9 from file: 15)**

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01179675 98-29070

**What's your line?**

Edelman, Vladimir

Inc. v18n4 (Inc. Technology Supplement) PP: 78-79 1996

ISSN: 0162-8968 JRNL CODE: INO

WORD COUNT: 1315

...TEXT: design and support, for example), but the majority supply "hosting capability"; that is, they maintain **customers** ' Web pages on their computer systems. Maintenance can include anything from providing space for a...

...Their design and development services range from providing a template of a generic page for **customers** to fill in, to designing a unique page from start to finish.

Now that you...

...store are a great source for names; and even the Yellow Pages likely contain a **few leads**.

If you want a complete list of ISPs, you'll have to go to the...

...to start is <http://www.commerce.net:80/directories/products/isp>, which breaks down Internet **service providers** by geographic area and has links to their sites. A third is <http://www.thelist.com>. This site, which lists ISPs alphabetically by country, is more user friendly but may not be as complete.

Currently there are few hard-copy alternatives to the Web resources. Books about the Internet, like The Internet Yellow Pages (third edition), by Harley Hahn (Osborne McGraw-Hill, 1995, \$29.95), may be helpful but are far from comprehensive.

Once you have some names in hand, let the providers themselves take you to the next level. "The ISP needs to be part provider and part educator," says Tom Brett, of Wing.Net. The more people you talk to, the better equipped you'll be to select from your list the ISP that will work best for you.

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**14/3,K/10 (Item 10 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01160265 98-09660

**Talking of telecom ...**

Scales, Ian; Shetty, Vineeta; Daniels, Guy

Communications International v22n11 PP: 42-52 Nov 1995

ISSN: 0305-2109 JRNL CODE: COI

WORD COUNT: 3358

...TEXT: in a bid to engineer a critical mass of users to provide a market for **service providers** on the system.

Bon, still fresh in his post, already has plans in this area. As well as the usual genuflection in the direction of making FT a **customer**-driven organisation and reaffirming his commitment to Atlas (FT'S joint venture with the DBT...

...ADSL) technology schemes. Westell, perhaps the leading ADSL exponent, is now talking about how well- **matched** ADSL is for delivering high-speed WWW access for corporate users. Westell chief, Rob Faw...

...a broad downstream pipe shunts mountains of data to the terminal in response to upstream **requests** that are just a **few** bytes long.  
Networks News

Newbridge Networks announced its bid to promote the establishment of an open service creation environment,

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01158747 98-08142

**Internet can revolutionize ins. sales**

Ticehurst, Darrell J  
National Underwriter (Property & Casualty/Risk & Benefits Management)  
v100n5 PP: 3, 11+ Jan 29, 1996  
ISSN: 1042-6841 JRNL CODE: NUN  
WORD COUNT: 1196

...TEXT: wins. Cartiers win because they can reach many more prospects, publish marketing materials with much **less** cost and **lead** time, and cost-effectively create new products that can **match** individual **customer** needs more closely.

Agents and brokers win because they have access to what is effectively the world's largest and most productive **lead** generation system. They spend **less** of their valuable time researching and selling and more time writing.

Insurance-connected professionals (doctors, lawyers, accountants, continuing education suppliers) and **service providers** (appraisers, auto mechanics and many others) win because they can publish, educate and communicate far more economically on the Internet than on paper, on the phone or in person.

Finally, **consumers** win, because for the first time they can conduct their own research, tailored to their individual needs, and comparisonshop for the precise coverage they need from the convenience of their home computers whenever they choose.

**14/3,K/12 (Item 12 from file: 15)**  
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01149431 97-98825

**Webpages can be revolutionary tools for insurers**

Ticehurst, Darrell J  
National Underwriter (Life/Health/Financial Services) v100n4 PP: 7, 10+  
Jan 22, 1996  
ISSN: 0893-8202 JRNL CODE: NUD  
WORD COUNT: 1351

...TEXT: wins. Carriers win because they can reach many more prospects, publish marketing materials with much **less** cost and **lead** time, and

cost-effectively create new products that can **match** individual **customer** needs more closely.

Agents and brokers win because they have access to what is effectively the world's largest and most productive **lead** generation system. They spend **less** of their valuable time researching and selling and more time writing.

Insurance-connected professionals (doctors, lawyers, accountants, continuing education suppliers) and **service providers** (appraisers, auto mechanics and many others) win because they can publish, educate and communicate far more economically on the Internet than on paper, on the phone or in person.

Finally, **consumers** win, because for the first time, they can conduct their own research, tailored to their individual needs, and comparison-shop for the precise coverage they need from the convenience of their home computers whenever they choose.

#### Some Internet Terminology

**Hypertext:** Words and phrases, highlighted to stand out from surrounding text (they usually appear as blue characters). They are links to related materials on the same or other Websites. When the user points the mouse to the highlighted word and clicks on it, the related information is found and displayed.

**Browsers:** Software programs that tie all the hypertext and graphics together in one place and reside in each user's personal computer or workstation. All Internet providers, such as American OnLine or CompuServe, have browser programs available with their service. Netscape and Microsoft have more user-capable browser software.

**Firewalls:** Gateway computers programmed to block unwanted access to company programs from the Internet (e.g., hackers).

**Bastion servers:** Computers that insulate the telecommunications traffic on the "public" side of the firewall from hackers.

Darrell J. Ticehurst is a founder and president of Strategic Concepts Corp., which recently launched InsWeb, a centralized insurance industry information and marketplace source on the Internet.

**14/3,K/13 (Item 13 from file: 15)**  
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01099995 97-49389

#### **IVR and the art of conversation**

Peckham, Jeremy

Telecommunications (International Edition) v29n9 PP: S153-S159 Sep 1995

ISSN: 0040-2494 JRNL CODE: TIE

WORD COUNT: 2531

...TEXT: be expressed in a form which is appropriate to the level of expertise of the **least** experienced user. This can **lead** to the creation of extremely slow and stilted service dialogues. Another limitation of tone-dialling is that it's 12-item vocabulary (0-9, \*, #) severely restricts what can be expressed. Numbers are easy and intuitive to express. However, any other vocabularies have to be explicitly mapped onto the available keys using arbitrary key mappings (press '1' for yes, '2' for no,

and so on). There are practical limits to the number of choices which may be presented in a single utterance.

Automatic speech recognition is widely heralded as the answer to the limitations of touch-tone penetration. But the real value of using words rather than tones is that words are meaningful. It is much harder to get confused about the meaning of, for example, 'operator' (whose meaning remains constant) than the meaning of '1' which may mean different things in different services, or even in different dialogue contexts in the same service. Neither is speech recognition limited to a vocabulary of 12 items.

#### Automated Services

During the past few years, speech recognition technology has finally begun to be deployed in real world telecommunications applications. In 1989, Bell Northern Research began deploying 'automated alternate billing services' through local telephone companies in the US, with Ameritech being the first. The system simply rang customers, told them they had a collect call, and asked whether they would accept the call. Using a very small vocabulary (yes/no, plus some synonyms), the system successfully completed about 95 per cent of the calls that were candidates for automation. In 1992, AT&T introduced a service to automate the other end of the transaction, allowing customers to place collect calls, use a calling card, order a person-to-person call, or place bill-to-third-number calls. User trials were considered successful, not just from a technical standpoint, but also because customers were willing to use the service. By the end of 1993, it was estimated that over one billion telephone calls each year were being automated by this service.

A key difference between the two systems is that the latter introduced 'word-spotting' and 'barge in' technologies. Word-spotting allows key words to be recognized in the midst of additional acoustic material. Barge in (also known as talkover or echo cancellation), allows users to speak and be recognized when the system is playing a message. Although the details of speech recognition approaches vary, the most successful have been generally based on statistical modelling techniques, the so-called Hidden Markov Modelling. One of the reasons for the success of this approach is that it is able to model the variations in pronunciation of words by extracting and statistically modelling features from a database of several thousand speakers. Most public network services applications require speaker-independent recognition of a wide variety of accents. The drawback of this approach is the very large amount of data that is needed for training each word in the required vocabulary.

One of the most advanced systems currently in public use in Europe was introduced in 1994 by Telia TeleRespons in Sweden, to automate part of the directory enquiries task. TeleRespons receives around 60 million calls per year, with personnel representing 85 per cent of the total cost of operations. Telia's objective was to reduce these costs while at the same time improving job satisfaction for operators by removing repetitive tasks. All this had to be achieved without any negative impact on customers' perception of the service.

From the technical standpoint, speech recognition had to be highly robust since the service can be accessed by anybody throughout Sweden, including children and GSM users. Figure 1 describes the network services platform (NSP) that Telia TeleRespons chose to automate the initial and final parts of the directory enquiries dialogue. (all figures omitted)

The call is answered initially by the NSP



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01070706 97-20100

**Improving quality in professional service organizations: A review of the key issues**

Harte, H G; Dale, B G  
Managing Service Quality v5n3 PP: 34-44 1995  
ISSN: 0960-4529 JRNL CODE: MAQ  
WORD COUNT: 4453

...TEXT: contacts and a personal responsibility for the output of their work. A strong professional identity **leads** them to prefer as **few** regulations and organizational impediments as possible, together with a minimum of administrative work. Although this...

...multi-disciplinary teams of professionals, are more suited to complex and turbulent environments, where a **client** -oriented professional outlook is required--for example, in management consulting in all its various forms ...

...difficulties associated with these peculiarities, Bloom[2] has outlined seven problems that now face professional **service providers**, together with practical advice for avoiding their major pitfalls. These are outlined in Table I...

...perceived as having experience and limited differentiability. (Table I omitted) The identification and satisfaction of **customer** requirements require a detailed consideration of these problems and the development of strategies to tackle...

...employee, number of complaints or satisfaction scores can be developed. Advice is provided for the **selection** of these indicators and. the importance of understanding the actual reasons for measurement.

In addition...

...also suggest that the board of directors should lay down general process norms, such as **client** accessibility to professionals and courteous behaviour. To ensure that both quality and process norms are...

...defined, they need to be communicated by middle management and enforced at the professional and **client** interaction levels. Ritsema and Broekuis[1] make the points that this communication process needs to be handled sensitively if the norms are to be accepted, and that they should not be described in terms of fixed procedures, but rather in loosely-defined scripts.

For professional services, Epstein[3] details some of the commonly used performance measures, such as caseload, customer satisfaction, project management control and professional capacity, discussing their relevance and likely problems when used. He goes on to propose that productivity analysis should be based, not on a single measure, but on a basket of measures reflecting the needs of the organization, staff and customers.

One

14/3,K/15 (Item 15 from file: 15)

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01056083 97-05477

**Drafting the perfect document request**

Hunt, Stacey

Legal Assistant Today v12n6 PP: 72-74 Jul/Aug 1995

ISSN: 1045-6686 JRNL CODE: LAT

WORD COUNT: 2176

...TEXT: you would probably not receive any responsive documents.

The next item on your list, the **contractor** 's bank account records, presents a different problem. Another requirement of document requests in discovery...

...2) reasonably calculated to lead to the discovery of admissible evidence. In this case, the **contractor** 's finances are not an issue, and are therefore not relevant. Although it would certainly...

...your list falls into a gray area. What do other contracts being performed by the **contractor** have to do with your **client** 's case? They fall into the second test of relevancy--documents which are reasonably calculated to lead to the discovery of admissible evidence. What if you can show that this **contractor** had 10 different contracts all pending at the same time! This would impact his ability to complete your **client** 's job and could help disprove his theory that it was your **client** 's actions which prevented him from performance. (Another, more hidden purpose in seeing these documents is that it would be advantageous to interview some of the **contractor** 's other **customers** . Perhaps they are all as unhappy as your **client** , and would make excellent witnesses.) If the **contractor** 's attorney objects to this request as irrelevant, your attorney may be able to prevail...

...idea what documents might be out there. You have the option of letting the opponent **select** the documents for you. This can be risky, but is sometimes necessary if your **client** is not sure of the basis for the opponent's claims. For example, in the above hypothetical scenario, the **contractor** has raised the affirmative defense of set-off. You have no idea what these set **contractor** to "put his money where his mouth is." If he cannot come up with any...

...have a much higher comfort level with you if they have to trim off a **few requests** than if they think you have forgotten something. In addition, discovery rules usually provide that if the opponent fails to respond to the production request timely, he or she waives all right to object. Then, even documents which could have been withheld due to an objectionable request would have to be produced.

Knowing which documents to request from an opposing party is both a science and an art form. Skill will come with practice, so be patient with yourself. As your confidence and knowledge about which documents help which cases grows, you will be ready to tackle ever more demanding and rewarding projects.

STACEY HUNT is a freelance paralegal in Fresno, CA, and has more than 11 years of litigation experience. She is a paralegal instructor, active in her state and local associations and is co-author of Hot Docs and Smoking Guns: Managing Document Production and Document Organization (Clark Boardman Callaghan and Estrin Publishing).

**14/3,K/16** (Item 16 from file: 15)  
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01021680 96-71073

**Double your money in 5 years**

Edgerton, Jerry

Money v24n5 PP: 90-95 May 1995

ISSN: 0149-4953 JRNL CODE: MON

WORD COUNT: 2926

...TEXT: past five). Among the propitious signs: Boeing, which gets 57% of its revenues from foreign **customers**, just won the bidding for 35 new 737 jetliners from the Scandinavian Airlines System (SAS...

...yield). With the Pentagon budget down 9% over the past three years. stocks of military **contractors** have been strafed. But the just-completed merger of Lockheed and Martin Marietta has created...

...high. So for small-capitalization equities, we recommend sticking with mutual funds. In a MONEY **screen**, Wasatch Aggressive Equity emerged with one of the highest portfolio earnings growth rates (27%) among all funds whose holdings had a median market value of less than \$300 million. Boasting an average annual return of 16.7%, ...cellular-phone service. "We are buying companies so small that there are no or very **few** analysts following them." says **lead** manager Sam Stewart, 52, who has headed the fund since its 1986 inception. "Thus we hope to get a big price boost when other analysts and investors get interested later."

PLAYING FOR A DOUBLE ON DIVIDENDS

STEADY DIVIDEND GROWTH CAN GIVE A similar booster shot to stocks; after all, investors bid up share prices in expectation of future returns--whether those returns come as income or capital gains. To spot companies strong enough to pump up their profits as well as their payouts, we consulted lead manager John Snyder of John Hancock Sovereign Investors Fund, which considers only stocks of companies that have raised dividends for 10 straight years. We then supplemented his two dynamic dividend favorites with an electric utility other pros tout as a possible two-bagger.

Alco Standard (ASN; NYSE, \$73.25; 1.4% yield). As the nation's largest independent distributor of business machines and paper for office and other uses. \$8 billion Alco is riding the booming demand for fax machines and color copiers. Snyder sees earnings growing at least 16% a year over the next five years and projects annual dividend growth of about 13%. "This company generates tremendous cash flow, and it will pass some of it along to shareholders," he predicts. Alco recently was selling at 20 times its 1995 estimated earnings, compared with about 15.2 for the S&P 500. But its projected earnings and dividend growth are both at least double those of the index. Snyder forecasts the stock will top \$140 by 2000.

Abbott Laboratories (ABT; NYSE, \$36.50; 2.3% yield). Though pharmaceutical stocks have bounced back from their 1994 health-care-reform swoon, Snyder believes \$9 billion Abbott remains undervalued in relation to its prospective earnings and dividend growth. In addition to new asthma and ulcer drugs expected to receive government approval this year, Abbott is bringing out new cost-efficient diagnostic equipment for hospitals and laboratories. Snyder and other analysts project Abbott's earnings growth at

13% a year over the next five years while dividends climb 12% annually. That combination should produce a double, Snyder believes, even if investors do not boost the price/earnings ratio above the recent 17.3 level.

CMS Energy (CMS; NYSE, \$23.25; 3.6% yield). Utility analyst Barry Abramson of Prudential Securities believes \$3.6 billion CMS, which supplies electricity and gas to southern Michigan outside Detroit, is a strong candidate to thrive in the increasingly competitive environment for utilities. CMS has a subsidiary that explores for oil and natural gas and markets the gas; the unit also invests in power plants in fast-growing countries such as India, the Philippines and Argentina. Such operations represent only 7% of revenues now. "But significant earnings growth from the nonutility side of the business gives CMS a better earnings outlook than any other stock we follow," says Abramson. He predicts that a combination of 5% yearly earnings growth plus dividend growth of 12% will propel the stock above \$46 by 2000.

#### GETTING A BIG BOUNCE FROM THE BRADY BUNCH

ON WALL STREET, IT'S KNOWN AS THE Tequila effect--the hangover hammering many emerging markets in the aftermath of Mexico's peso devaluation debacle. But many overseas veterans believe panicky investors have driven some markets down too far. Over the next three to five years, Latin and Asian economies are projected to grow at an average 6%, inflation-adjusted rate--twice the average for developed economies. That superior performance, investment pros believe, will inevitably resuscitate many a battered market around the globe.

Our three choices are all closed-end mutual funds. Such funds trade on an exchange like stocks, at prices that can be greater or less than their net asset values (NAVs), depending upon investor demand. We like closed-ends because when bought at a discount, they can deliver double-barreled gains: Their NAVs can rise and the discounts can narrow or, better still, turn into premiums. To further improve the odds of a double, we've selected funds that concentrate their holdings primarily on a single region or type of security; that tight focus makes them both potentially more profitable--and also dicier--than broader portfolios. (For a discussion of more widely diversified emerging market funds, see Fund Watch on page 61.) As our guide to the best opportunities in emerging markets, we chose global closed-end fund analyst Michael Porter, 39 of Smith Barney in New York City, one of the few to make a full-time specialty of international closed-end funds. In addition to presciently picking the Brazil fund for MONEY in 1991, Porter cited the Korea Fund as a three-year double in December 1993. After 15 months, it is up 33%, a third of the way to the goal.

Scudder World Income Opportunities (SWI; NYSE, \$11.25; 1% discount). Among the best shots for a double in emerging markets today, according to Porter, are Brady bonds issued by nations in Latin America, Eastern Europe, Asia and Africa. Named for former U.S. Treasury Secretary Nicholas Brady, who devised them as a way to ease the Third World's debt crisis, they offer several pluses. They are denominated in dollars, and thus immune to swings in exchange rates. Further, if the nation runs into interim economic problems, up to three semiannual

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00973484 96-22877

**Contract manufacturing: It's a whole new world**

Fox, Sandra J

Upside v6n8 PP: 55-61 Aug 1994

ISSN: 1052-0341 JRNL CODE: UPS

WORD COUNT: 2663

...TEXT: Inc., Richardson. "We are concerned about the lack of compatibility between in-house and the **contractors** ' processes. We are also concerned about costs."

Oddly enough, some companies cite costs as a reason for using **contractors**, while others cite costs as a reason to shy away from them. This indicates the importance of choosing the right **contractor** for the right manufacturing task. **Customers** who have experienced longer lead times, lower quality or higher costs have chosen the wrong **contractor** and are often gun-shy about trying it again. As the vice president of operations at Questronics Inc., Salt Lake City, says: "We don't use **contractors** because we have the in-house capability, and we had an unsatisfactory experience with a local contract manufacturer."

**Selecting** a **contractor** can be a formidable task. Companies seeking these partners want to be large enough in comparison to the **contractor** so that their concerns are heard, yet not such a large part of the operations that the **contractor** could go out of business with demand fluctuations. A rough rule of thumb is to...

...competitive. With after-tax profit margins averaging between 2 and 5 percent for the industry, **contractors** fight to differentiate themselves on technology and services. "The role of the contract manufacturer is...

...They are now providing higher levels of technical help and additional manufacturing services to the **customer**. Contract manufacturers continue to evolve into a full-service shop, keeping pace with increasing industry ...

...contractor build and integrate all the components for a final product is more characteristic of **customer** companies in Europe and Japan, it is also a growing trend in North America. Both...

...include materials planning and inventory management, purchasing capabilities, design for manufacturability and testing. Because many **customers** ' products are shrinking in size, contractors can expect to be called on to provide more SMT/mixed-technology boards and almost double the number of boards with fine-pitch components ( **less** than 20 millimeters between **leads** ) by 1997. Although demand for tape-automated bonding technology will remain fairly stable (at less...

...to use. By combining capacity with their obvious expertise in component manufacturing, they have attracted **customers**, particularly from within their own industry. However, OEMs may find it hard to **match** the efficiency of dedicated contract manufacturers and could wind up using the low-margin contract manufacturing as a loss leader to attract new **customers** for higher-priced ...are global capabilities, access to unique markets and full service." A spokesperson for the IBM **contractor** division in Charlotte, N.C., lists a host of distinguishing factors: "IBM. has the capability...

...and customized offerings."

Distributors of electronic components are also entering this marketplace,

hoping to offer **customers** one-stop shopping and low-cost, readily available parts. Although most distributors are teaming up with established dedicated **contractors** to offer contract manufacturing services transparently, some are actually building their own contracting capabilities. For example, Wyle Laboratories, Irvine, Calif., has established its own contract manufacturing division, called Liberty Contract Services, in nearby Garden Grove.

Together, OEMs and distributors represent only 15 percent of the current market, but by 1997 their market share is predicted to reach almost one-third. These companies can grow rapidly based on available capacity and expertise that is already in place. For example, Bull HN Information Systems Inc., Billerica, Mass., a computer systems company now offering contract manufacturing services, saw that business grow from zero revenues in 1992 to \$70 million in 1993.

But how do customers feel about this smorgasbord of contractors? Emotions run high for and against each type of contractor, indicating that there are many niches to fill. Most customers still prefer to work with the dedicated contractor, however. Because this is a supplier-customer partnership that relies heavily on trust, many customers are leery about the new OEMs and distributors, uncertain that these entrants will remain in the industry and give customers top priority.

"I prefer the dedicated contractor," says a manager at Polaroid Corp., Newton, Mass. "With an OEM, you are in second place if the company's own manufacturing starts to pick up. With respect to distributors, it seems like they are just trying to throw stuff together to generate more distribution business."

However, eager to gain a foothold in the market, the large OEMs are determined to prove their dedication to customers. And some customers are convinced. A manager at Apple Computer says, "I prefer the OEM contract manufacturer because we may want to use their technological capability." Indeed, technological capability and quality control are two of the main reasons customers cite for using OEM contractors.

Customers who look to distributors to perform contract manufacturing generally place a high priority on securing low-cost components and efficient inventory control. A manager at Zenith Electronics Corp., Glenview, Ill., says that distributors are the first-choice contractors for the company's operations because they "provide the best costs."

Customers seeking contract manufacturers are faced with considerable choices: location, expertise, technology and type of contractor company to use--none of which can be taken lightly since the resulting long-term partnership will have a tremendous effect on the competitiveness of the customer company. Says the contracts manager at Norand Corp., Cedar Rapids, Iowa: "We use contract manufacturers as partners for the supply of key components such as PCB assemblies. They are part of our design team and 'just-in-time' plans. Contract manufacturers are treated as a Norand facility; they are an extension of our in-house manufacturing."

The contractor-customer relationship has changed dramatically in the last few years, from one of supplier and customer to that of strategic partner. Customers who use electronics contractors effectively will find substantial benefits in costs, avoidance of major capital investments and improvements in overall efficiency. This new kind of partnership requires streamlined communications between the two parties, bolstered with trust and long-term commitment.

Sandra J. Fox is vice president of Technology Forecasters Inc., Berkeley, Calif., a market research and consulting firm that specializes in the electronics and biotechnology industries. Technology Forecasters has been tracking the contract manufacturing industry for seven years. For more information about the report on which this article was based, which includes detailed interviews with 156 contract manufacturers and customers, contact Sandra Fox or Pamela Gordon at (510) 849-1995.

**14/3,K/18** (Item 18 from file: 15)  
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00901328 95-50720

**Total quality management in services: Part 1: Understanding and classifying services**

Dotchin, John A; Oakland, John S  
International Journal of Quality & Reliability Management v11n3 PP: 9-26  
1994  
ISSN: 0265-671X JRNL CODE: IJQ  
WORD COUNT: 5863

...TEXT: of relevance to operations and quality management:

(1) Type of relationship existing between consumer and **service provider**. In a repeat or "membership" relationship, the quality emphasis is placed on keeping records about **customer** requirements, but with ad hoc relationships information gathering dominates.

(2) Extent of customization and judgement...

...service provision. Reduction of both of these can increase "economies of production" which can also **lead** to more, rather than **less**, **customer** satisfaction if the price is more important to the **customer** than a tailored service. Lovelock also argued that, if the **service provider** is required to exercise high levels of judgement in adapting the offering, anxieties can be raised in the **consumer**, and he advocates separating needs assessment (diagnosis) from implementation to overcome this.

(3) The nature of demand relative to supply. This influences the **selection** of either "level capacity" or "chase capacity" strategies.

**CLASSIFICATION OF SERVICE OPERATIONS**

An important contribution to understanding service operations was made by Maister[39] who classified services according to where value is mainly added, either "back room" or "front office", and by the nature of the control system which is used; that is whether it is programmed or non-programmed (Table IV). (Table IV omitted) This is obviously similar to manufacturing terminology and hence encourages consideration of approaches and techniques used in manufacturing.

Schmenner[37] also used a two-way classification with a similar result (see Table V), but uses different, although possibly correlated dimensions. (Table V omitted) He used labour intensity and customization. Labour intensity was defined as a ratio of labour costs to capital equipment costs. The extent of customization of service was taken together with the degree of interaction for the second dimension. This presented some problems in classifying certain types of service, for example repairs, where customization is achieved despite minimal interaction. In most cases

this classification provided useful insights to the relative emphasis for operations management and quality control. Table VI reproduces those suggested by Schmenner. (Table VI omitted) He also argued that, to simplify and improve the nature of control, services will tend to evolve, taking up a position closer to a notional diagonal joining professional service to the service factory, and that services on the diagonal will move towards lower labour intensity, as a consequence of the introduction of technology, and towards lower customization if specialization develops. This migration towards the service factory does not, however, preclude new firms continuing to emerge, as service shops, mass services or professional services, to satisfy new demands for personal and customized service.

Haywood-Farmer[40] drew on the Schmenner classification but separated three dimensions: labour intensity, customization, and the extent of contact and interaction between customer and service employee. Haywood-Farmer reverted to interpreting the latter as Chase's concept of "contact", meaning time in the system, rather than as interaction. He suggested that this scheme can be easily related to the established productivity improvement strategies of reducing labour, standardizing tasks, and standardizing output. He also, similarly to Schmenner, used the classification to recognize the methods of control which are appropriate to different positions on the

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00893714 95-43106  
**Accountability and accounting: Using naturalistic methodology to enhance organizational control - A case study**  
Goddard, Andrew; Powell, Jackie  
Accounting Auditing & Accountability Journal v7n2 PP: 50-69 1994  
ISSN: 0951-3574 JRNL CODE: AAJ  
WORD COUNT: 7982

...TEXT: to exclude them. Moreover, referral and assessment activities had major resource implications, for instance, earlier **referral** could **lead** to **less** need for expensive long-term care. The model also enabled the researchers to evaluate the...

...stakeholder interviews and from more general observation. Having identified the stakeholder groups, a sample was **selected** for interview which reflected the range, variation and use of services provided. All NHS managers...

...with a range of professionals (nurses, social workers, occupational therapists, etc.). A sample of 50 **clients** was randomly **selected** from the referral lists of the previous 12 months and these were individually interviewed as well as their immediate informal carers and GPs. Attendance was also made at several meetings where aspects of the service were discussed. From the initial description of the service, a number of topics or issues were identified

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00892858 95-42250  
**Consumer information needs for attorney and accountant Yellow Pages**



**advertising**

Butler, Daniel D; Abernethy, Avery M  
Journal of Services Marketing v8n2 PP: 46-56 1994  
ISSN: 0887-6045 JRNL CODE: JSV  
WORD COUNT: 3994

...TEXT: truthful and nondeceptive) promotion, including the use of personal solicitation, comparative ads, testimonials and paying **referral** fees. The **few** remaining restrictions primarily concern the use of terms such as "CPA" or "MD" by individuals...

...includes both fee information and service speed, since time is a real cost to many **customers**. The most varied category is expertise. Expertise includes the professional's area of specialization; certification...

...all of them provide some type of contact information (Gray, 1989).

Other research has surveyed **consumer** attitudes toward professional services advertising. Many **consumers** believe that major media advertising helps them to select attorneys and accountants more intelligently (Hite and Bellizzi, 1986). Generally, **consumers** prefer attorney advertisements with more information. **Consumer** purchase intentions tend to increase when professional qualifications and other factual information is included in attorney ads (Dyer and ...1980). Additional copy information has been shown to increase the probability of retaining a professional **service provider** because the increased information tends to reduce the level of perceived purchase risk associated with this type of purchase (Crocker, 1986).

To determine what **consumers** might like to find in a Yellow Pages advertisement for attorneys and accountants we reviewed...

...found no studies which specifically focussed on the Yellow Pages but, across other media types, **consumers** desire information on an attorney's expertise/ specialization, certification/education, quality and experience. **Consumers** also want price and availability information to help them to make their professional service **selection**. Small business **owners** and chief financial officers **selecting** an accountant want availability, expertise and cost information from advertisements (see Table III). Collectively, we may conclude that availability, expertise and cost information are highly desired by both **consumers** and business people when employing advertisements during their attorney or accountant **selection** process.

**ATTORNEY AND ACCOUNTANT YELLOW PAGES ADVERTISING**

Generally, data measuring overall advertising strategy or specific Yellow Pages advertising strategy over particular time periods is publicly unavailable for both attorneys and accountants (Edwards, 1993; Hornsby, 1992). However, we know from previous work that service professionals are increasingly using advertising in the Yellow Pages. In 1978, for example, 53 per cent of attorneys who advertised utilized the Yellow Pages. By 1990, this figure had jumped to 90 per cent (Hornsby, 1992). Professionals utilizing Yellow Pages advertisements believe them to render positive benefits to the firm. Over 65 percent of attorneys surveyed by the American Bar Association believe their Yellow Pages advertisements have increased revenues and have resulted in a cost-benefit to the firm (Hornsby, 1992). Regardless of the size of the firm's advertisements, professionals are highly satisfied with the Yellow Pages as an advertising medium. More than 50 percent of surveyed CPAs rely on Yellow Pages display advertisements as a major portion of their overall promotional strategy (Peacock et al.,

address (46 per cent), specific services offered (34 percent), years of experience (32 percent), fee information (30 percent), memberships/professional affiliations (26 percent) and availability (18 percent) (see Table V). (Table V omitted)

Five of the top six most desired types of information were the same for both attorneys and accountants (address, special services, years of experience, fee information and availability). The only major difference between the Yellow Pages information desired by consumers for these service providers was that educational background/certification was more important for attorneys, while memberships/professional affiliations were more important for accountants. The consistency of these findings gives a strong indication of the type of information helpful to consumers when using the Yellow Pages to contact these professional services.

The survey results show that, generally, consumers want similar

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00890876 95-40268

**The negotiation of settlements - A team sport**

Zack, James G Jr

Cost Engineering v36n8 PP: 24-30 Aug 1994

ISSN: 0274-9696 JRNL CODE: ACO

WORD COUNT: 6468

...TEXT: keeps it moving toward settlement. The second item should include the areas of disagreement. The **contractor** 's time and cost proposal for each area should be discussed in enough detail so that both teams fully understand the **contractor** 's position. The agenda should then proceed to development of alternatives, alternative **selection** , and settlement.

**BASIS OF NEGOTIATION**

In settlement negotiations, traditional negotiators are advised to withhold all information concerning the **owner** 's independent time and cost analysis, as if revelation of such information gives the other...

...estimate [3]. Team negotiators recognize that negotiations should be conducted on the basis of the **owner** 's independent time and cost estimate. Having previously clearly established the **contractor** 's position, the next logical step is to establish the **owner** 's position. No better way exists to accomplish this than to provide the **owner** 's independent estimate. The objective of joint-team negotiations is to remain positive in pursuit of the shared goal. Therefore, rather than attacking the **contractor** 's estimate or trying to drive down the **contractor** 's request, it is more positive to "build up" the **owner** 's estimate. Once the **owner** 's estimate is put on the table and thoroughly discussed, the **contractor** 's team focuses on adjusting the estimate on an objective and rational basis.

**DETAILED NEGOTIATIONS...**

...logical consequence of detailed negotiations. Detailed negotiations allow fuller understanding of the issues and are **less** likely to **lead** to later disagreement of what was, or was not, included in the settlement. Bottom-line negotiations are more likely to lead to a later dispute if other things do not go well.

## EMOTIONS

Traditional negotiators do not hesitate to use emotions as a ploy during negotiations. The calculated use of emotional outbursts (including both anger and tears to create sympathy or empathy, the generation of fear, etc.) to gain an advantage is frequently discussed. Team negotiators strive to control their emotions as well as those of all team members on both sides. If an attack is made, it is deflected, and there is no counterattack, since that destroys joint teamwork and is less likely to result in achieving settlement. At all times, team negotiators should, as suggested by Ury in his recent book, *Getting Past No: Negotiating with Difficult People* [10], be prepared "to step to the other side." Team negotiators should conscientiously make an effort to understand what the other side is saying and why. You do not have to agree, but mutual understanding and respect are critical to team negotiations.

## REFRAMING AND BRIDGE BUILDING

Traditional negotiators always reject and rebut all arguments from the other side, and rebuttal and counterattack are two of their main operating principles. Team negotiators, on the other hand, take another tactic from Ury; they do not reject positions asserted by the other side. Rather, they reframe them as attempts to deal with the problem. Questioning the position is more likely to lead to understanding and inventing options than direct rejection. Team negotiators build bridges to agreement by using the other team's ideas when identifying alternative solutions. Team negotiators concentrate on bringing the other side to their senses, not to their knees. They identify options that are mutually beneficial for both sides, and if these ideas are rejected, try to identify the cost of not reaching an agreement at the end of the negotiation. This is akin to the old adage of keeping your eye on the ball," with the ball here being the mutually-shared goal of reaching settlement.

Team negotiators also do not fall prey to the "settle at any cost" syndrome, which is an internalized pressure that causes people to stop acting in an objective, rational manner, and causes teams to agree to anything simply in order to reach any agreement. Almost without fail, teams arriving at settlements under these circumstances sooner or later conclude that they lost the negotiation and tend to become bitter toward the other team and look forward to opportunities to "get even."

## RESPECT AND PERSONAL RELATIONSHIPS

Traditional negotiators view the other side as the enemy. They strive to maintain a cool, formal relationship, holding each other at arm's length. After all, it is easier to maintain the enemy image if you do not like the other negotiator. Team negotiators make an effort to understand and respect the other negotiators and their interests and fully explore these interests openly and honestly. Team negotiators take a personal approach during the negotiation process. They view the other negotiator as a problem solver who is helping to solve a mutual problem. Team negotiators take time to get to know the people on the other side and seek to separate the people from the problem. They do not take offense when the other negotiators represents their side with all the skill and talent they possess. Team negotiation are soft on people, but hard on the problem; they recognize that the opposition is simply trying to do a good job. Team negotiators also recognize and accept the emotions of the other team as a natural part of the process

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00886350 95-35742

**Remediating lead-based paint**

Walton, Dorothy

Journal of Property Management v59n4 PP: 16-19+ Jul/Aug 1994

ISSN: 0022-3905 JRNL CODE: JPM

WORD COUNT: 3585

...TEXT: it into windows. Lead from outside, according to Lehne, is thought to contribute to at **least** 50 percent of the **lead** found inside lead-contaminated apartment units.

The most effective remediation method for lead in soil is to have the soil hauled away. Burger used this method when lead was found on a property adjacent to a day-care playground. The operation involved taking out 18 inches of soil and replacing it with fresh topsoil.

Unfortunately, hauling away lead-contaminated soil is often cost-prohibitive, especially if a lab determines that the soil is hazardous waste according to EPA standards. States Cali, "We just don't have enough hazardous waste dumps in the world to get rid of huge amounts of soil." In Illinois, says Cali, if soil is classified as hazardous waste, removing it costs between \$250 and \$500 per barrel.

Putting in sod or other ground cover is also an option. While you do not rid the soil of lead this way, you at least make the lead inaccessible to children who play in the dirt and you prevent the lead from being tracked inside a building.

**CONCLUSION**

Lead-based hazards from paint, soil, or water could pose a serious threat to the well-being of residents. While keeping lead paint in check is essential, abatement is not always necessary.

Remediation procedures performed incorrectly may cause a greater hazard than lead left in place. Monitoring surfaces painted with lead regularly to ensure they remain intact is often the best course of action.

Unlike intact, undisturbed lead paint, lead in a water supply enters the food chain directly. Ridding water of hazardous lead levels is therefore vital.

Finally, dangerous levels of lead in soil create a problem for residents not only because children tend to play in dirt, but because lead usually remains on the soil surface and often finds its way into apartment units.

**FIGURE 2**

PERCENTAGE OF TOTAL SURFACE AREA EXCEEDING 1.0 mg/cm sup 2

**INTERIOR**

Walls and ceilings -- 6%

Cabinets -- 9%

Doors -- 16%

Baseboards -- 19%

Door trim -- 23%

Windows -- 31-35%

Radiators -- 60%

Stair trim -- 63%

#### EXTERIOR

Stairs -- 2%

Balconies -- 3%

Doors -- 15%

Soffit/fascia -- 16%

Door trim -- 19-39%

Siding -- 41%

Railings -- 35-51%

Window trim -- 29-61%

Source: What Remodelers Need to Know and Do about Lead, National Association of Home Builders, November 1993

Dorothy Walton is a writer with First Analysis Corporation, Chicago. She develops investor reports on companies in the environmental services, special chemical and communication areas. She was previously a developmental editor with the Institute of Real Estate Management.

14/3,K/23 (Item 23 from file: 15)  
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00777143 94-26535

#### **Customers, strategy and performance**

Speed, Richard; Smith, Gareth

International Journal of Bank Marketing v11n5 PP: 3-11 1993

ISSN: 0265-2323 JRNL CODE: IJB

WORD COUNT: 5203

...TEXT: companies admired by experts are those attracting healthy customers who do not select their financial **service provider** on the basis of an existing relationship with family or friends.

#### DISCUSSION AND MANAGERIAL IMPLICATIONS...

...peer assessment, confirming the reliability of the measures (see Speed and Smith, 1991): both highlighted **customer** wealth as an important discriminating variable. These results clearly suggest that superior performance in the UK financial service industry is related to **customer** base. Both correlation and discriminant analysis using expert assessment indicate that superior performing companies are distinguished by wealthier **customers**, **customers** who are less influenced by family and friends in their **selection** of a provider.

The findings suggest that not only are better performing companies'

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**14/3,K/24 (Item 24 from file: 15)**

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00725142 93-74363

**Retail Versus Private Dental Practices: Do the Patients Differ?**

Bush, Robert P.; Nitse, Philip S.

Journal of Health Care Marketing v12n1 PP: 39-47 Mar 1992

ISSN: 0737-3252 JRNL CODE: JHC

WORD COUNT: 4924

...TEXT: characteristics: marital status, age, employment status, and total family income level. Patrons of private dental **service providers** are more likely to be married and significantly more are older and employed in some...

...empirical research to understand the delivery of dental care services from the perspective of the **consumer** (patient), we used a trait-behavior approach (Dickerson and Gentry 1983; Hirschman 1980) to investigate

**consumer** choice between two dental care systems in terms of evaluative criteria, performance evaluation, and patronage motives that may influence the **selection** of a dental care provider.

First, the analysis and test results demonstrate that discriminant sets... and demographic characteristics can be identified and used to establish meaningful classification of dental care **consumers**. Having a quality reputation, personal aftercare attention, convenient hours of operation, and to some degree quality service appear to be salient criteria distinguishing the two dental patron groups. Dominant patronage traits are reasonable cost, immediate service, and a comfortable waiting environment. Demographically, marital status, age, employment, and income are the dominant discriminating variables.

Both private and retail dental service patrons rank quality service, reputation, and competence as extremely important criteria in choosing a dentist. However, the retail dental facility ranks lower in reputation than its private practice counterpart, as reported in Table 3. This finding suggests that, though the retail dental facility receives adequate ratings on quality of the service and professional competence, some improvement is necessary in the perception of reputation. We can speculate that a carryover effect may cause the reputation of the dentist to be equated with the reputation of the retail store within which the dental facility is operating. In short, the store reputation as a function of store cage (positive or negative) may have an equal effect on the dental facility within the store. Similarly, both private and retail dental patrons rank appointments not required, immediacy of service, personal attention and aftercare, and cost of service as being of secondary importance in dentist evaluation. The retail dental facility ranks higher on these criteria than the private dentist. This finding suggests that the retail dental facility may in fact occupy a position in the dental marketplace where convenience-related needs are being satisfied. Overall, the findings suggest that retail dental facilities are perceived as providing quality and competent service, but their reputation is somewhat lower than that of private practices. In addition, the retail dental facility appears to attract a distinct segment of the dental market whose perceived needs and wants are closely matched by a convenience-oriented facility.

Also of interest to the dental care industry are the reasons or actions that may motivate individuals to select a particular dentist. Both dental patron groups report quality of service, not requiring appointments, and convenient location of the dentist as the three major reasons for selecting the dentist they use. However, significantly more private dentist users ... reasonable price, personality of the dentist, and advertising effects as reasons for selecting their dentist. **Recommendation** by a friend had **less** impact on retail dental patrons, but was more salient as a motivator for private dental patrons.

Finally, for labeling purposes only, the two dental patronage groups can be segmented according to demographic/ socioeconomic characteristics. The patron for the retail dental facility is more likely to be single, considerably younger, employed in a blue collar occupation, and have income in the \$30,000 to \$35,000 range. The patron for the private dentist is more likely to be married, older, employed in a white collar occupation, and have income more than \$50,000. Though the demographic/socioeconomic profiles of the dental patrons for each of the facilities are useful only for labeling purposes, retail dental facilities can use the information to help develop marketing practices that will assist with issues such as where to locate, what services to offer, and what to charge for the services.

Overall, the study findings suggest that each dental care delivery system

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**14/3,K/25 (Item 25 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00722075 93-71296

**Product warranties and post-purchase service: A model of consumer  
satisfaction with complaint resolution**

Halstead, Diane; Droge, Cornelia; Cooper, M Bixby  
Journal of Services Marketing v7n1 PP: 33-40 1993  
ISSN: 0887-6045 JRNL CODE: JSV  
WORD COUNT: 3163

...TEXT: any good. Yet the damage of unarticulated dissatisfaction has been  
well documented --at the very **least** it **leads** to negative WOM and **fewer**  
repeat purchases. In addition, negative feedback from consumers in the  
form of increased complaints will...



...further damage is done.

Thus, a warranty response system can help reduce negative WOM among **consumers** in two ways. The first is by providing satisfaction to complaining **customers**, thereby reducing the impetus for negative word-of-mouth communications. The second way is by decreasing the number of dissatisfied **consumers** who elect to remain silent. A well-publicized warranty program may encourage **consumers** to complain simply because it shows a firm's willingness to respond. As noted in the complaining behavior research, that is one factor which significantly influences **consumers'** complaint propensities.

Of course, the ability of a warranty program to encourage **customers** to complain will depend on several things. Whether the program is easy to understand will be one important factor. Another is the ability of **consumers** to achieve the warranty service quickly and without too much effort. Finally, a warranty program must be heavily promoted to **consumers** in order for it to be effective in stimulating **consumer** complaints. Firms must be ready to provide high quality brochures and point-of-purchase materials...

...sure retail salespeople discuss the warranty program as part of their sales pitch will help **consumers** understand how, when, and where they can complain under the terms of the warranty.

Follow...

...a complaint is another mechanism for improving post-complaint satisfaction. Maintaining database files concerning individual **consumer** complaints will be a central part of this strategy. The fiber manufacturer in this study maintains detailed, comprehensive information about **consumers'** complaints about stains. **Customer** service representatives often follow up a complaint by recontacting the complainer to determine whether a stain has been removed or to offer additional suggestions. Such procedures can increase **consumer** confidence and satisfaction with **service providers**. The overall implication is clear Managers must not only be concerned with their ability to...

...complaint, but also on the manner in which the action (or inaction) is perceived by **consumers**.

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**14/3,K/26 (Item 26 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00720818 93-70039

**Selecting investment management systems**

Johnsen, John L; Tyniec, Jack W  
Best's Review (Life/Health) v94n2 PP: 95-98+ Jun 1993  
ISSN: 0005-9706 JRNL CODE: BIH  
WORD COUNT: 2071

...TEXT: platforms are able to interact in a variety of environments, hardware requirements generally are a **less** -critical consideration. Preparing a **request** for proposal that details the insurer's functional and technical requirements will help in the...

...description of how the program will meet a company's requirements and a list of **customers** with a similar asset base and business.

Because the insurer expects the software to support...

...business function for several years, the relationship with the vendor is critical. The team should **request** at **least** six **client** references, contact all of them and visit at least two. A visit generally will result

...software and uncover any difficulties the user might have had. After an analysis of responses, **client** visits and product and service evaluations, the team is in a position to make a recommendation.

After a software package has been **selected**, the acquisition agreement should stipulate installation in the company's environment and include a period of on-site testing with ...the systems alternatives for investment management are diverse, a prudent analysis of available technologies and **service providers** can help an insurer make a **selection** that will meet its functional objectives at reasonable cost. Insurance companies that succeed in meeting their securities investment software and service requirements will have balanced business requirements and technology strategies with their budgets and the available products in the marketplace.

John L. Johnsen and Jack W. Tyniec are managing directors of Technology Consultants, Fort Lee, N.J.

**14/3,K/27 (Item 27 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00658530 93-07751

**Expert Systems in Marketing: Current Trends and an Alternative Scenario**

Wright, George; Rowe, Gene  
Marketing Intelligence & Planning v10n6 PP: 24-30 1992  
ISSN: 0263-4503 JRNL CODE: MIP  
WORD COUNT: 5360

...TEXT: as feasible. Our system modelled the decision processes of a senior underwriter whose thought processes **matched**, to a degree, the decision-making processes documented in life insurance manuals. The system

allowed...

...the level of the modelled expert, by requesting information from the junior underwriter on how **clients** had answered the questions on their application forms, and then by justifying its own underwriting decision through help **screens** .

One development of the system is to automate the majority of the underwriting process. Details...

...line of 65 per cent instant decisions by clerical staff who consulted a simplified underwriting " **screening** " manual) leads to increased speed and consistency of application processing for substantially more **customers** . In addition, since insurance brokers typically send off several proposals for an individual **customer** , the first positive decision back to a **customer** has a business advantage. Another calculation revealed that, since the senior underwriter was much **less** comprehensive in his **request** for medical evidence (at a cost of roughly 50 a request) than the deliberately conservative " **screening** " manual, a saving of several hundreds of thousands of pounds could be achieved by letting...

...1990), among others, have attempted to produce fully automated systems. In these cases, the system **builders** have attempted to automate the entire life underwriting procedure, by encoding their extensive underwriting manuals into knowledge bases. The extent to which this has proved feasible is still an open question, for the law of diminishing returns applies at a certain stage, where it becomes less and less economic to encode the least common data required to deal with the last few per cent of all cases (which were left, in the Bolger et al. (1989) system, for expert underwriters to deal with). However, none of the systems described above represent complete replacements for underwriters, who are seen as invaluable since they are still required to deal with the most difficult of cases and to handle changes in risk assessment circumstances, with which the systems themselves are unable to deal. For example, updates are required to the rule bases when formally peaceable countries become war Zones that a proposed insured plans to visit.

Of prime interest here, however, is the nature of the underwriting domain which has made it amenable for the implementation of viable expert systems. If one considers the nature of this task more closely, then it is apparent that it:

- (1) involves repetitive components;
- (2) is a clearly structured logical process;
- (3) is a high volume task;
- (4) involves the utilization of knowledge that is fairly static (otherwise the system would require vast amounts of updating and reprogramming);
- (5) involves variation in human performance which could (beneficially) be made more consistent.

Furthermore, and importantly, the underwriting domain complies with the two criteria set out by Wright and Ayton (1987) for commercial viability, namely; most of the rules for underwriting tend to be formalized in manuals (in the case of life underwriting these are

14/3,K/28 (Item 28 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00642497 92-57437

**Competitive Advantage Through Customer Responsiveness**

Daugherty, Patricia J.; Sabath, Robert E.; Rogers, Dale S.  
Logistics & Transportation Review v28n3 PP: 257-271 Sep 1992  
ISSN: 0047-4991 JRNL CODE: LTR  
WORD COUNT: 4411

...TEXT: customer responsiveness is more integrated are better able to handle non-routine or special distribution **requests** than **less** integrated firms.

**INDUSTRY AFFILIATION**

It would seem likely that the ability to accommodate special requests will vary across industries. Characteristics of industry environments and competitive settings dictate appropriate strategies and affect performance (Montanari, 1979). Organizations operating within specific industries are influenced by the level of competition, structure of the industry, technologies in existence or planned, barriers to entry and exit, and the dynamic or stable nature of the industry.

According to Lenz and Engledow (1986), the dominant portions of a firm's environment exist in and around the industry in which the firm competes. The competitive forces within that industry environment establish both opportunities and threats for individual competitors. For example, if selected firms--especially dominant firms--can provide valuable customized distribution services such as split case shipments or the creation of special promotional packages, that will come to constitute the expected level of service. This will become the industry service hurdle rate.

Firms operating in different industries face different demands in terms of volume, frequency of shipments, and types of products handled. They are also likely to exhibit differences in distribution service capabilities. Therefore, the authors sought to determine if the ability to accommodate nonroutine or special distribution requests differs across industries.

**IV. METHOD**

The data analyzed were part of the second phase of the logistics organization and strategy research conducted at Michigan State University. A survey questionnaire was used to collect data. Survey data were supplemented with information obtained during in-depth personal interviews. The instrument was validated by an expert panel and pre-tested prior to mailing. The names and addresses of CEO's at North American firms were obtained from a commercially purchased mailing list and supplemented with names drawn from the Council of Logistics Management membership list. The letter accompanying the questionnaire asked individuals to route the survey to the most appropriate person within their organization.

Respondents were asked to designate whether their primary business operations should be classified as manufacturing, wholesaling, or retailing. A total of 292 surveys representing 54 manufacturers (18.5%), 148 wholesalers (50.7%), and 90 retailers (30.8%) were analyzed.

An index, the Common Attributes Index or CAI, was employed to identify better performing or leading edge logistics organizations. A Delphi process was utilized to develop this index. Fifteen attributes were identified and selected as generally representing management practices necessary for

industry groups have been selected for further examination and analysis: Building Materials, Drug/Health and Beauty Aids (HBA), and Food.

Although a broad range of industries is represented in the final data base, the small sizes in other industry groupings limits further analysis.

## V. RESULTS

The first area of interest

**14/3,K/29 (Item 1 from file: 610)**  
DIALOG(R)File 610:Business Wire  
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00091838 19990818230B1012 (USE FORMAT 7 FOR FULLTEXT)  
**Stockreporter.de Announces Investment Opinion on FutureLink Distribution**  
Business Wire  
Wednesday, August 18, 1999 05:19 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,938

...added resellers currently marketing server-based solutions, opportunities to expand their service offerings to their **clients** and to include FutureLink's leading ASP hosted-application service. FutureLink's Reseller Channel Pilot Program is an excellent opportunity for system integrators to provide their **clients** with additional services and new ways of reducing their up-front costs of purchasing and...

...the alliance consists of two major components. Net Perceptions has chosen FutureLink as its Application **Service Provider**, providing its ASP services to Net Perceptions; in addition, FutureLink becomes the first ASP reseller...

...is a noted leader in the real-time personalization solutions industry, evident by their impressive **customer** base including CDnow, E!Online, Tower Records and Ticketmaster Online. We look forward to working with Net Perceptions to provide **customers** leading-edge ASP e-commerce solutions." Net Perceptions will allow FutureLink to host, manage and resell software licenses on a subscription basis to current and future **customers**. FutureLink, at the forefront of ASP vendors, provides small and mid-size businesses with applications...

...a leading supplier of real-time personalization solutions that enable Internet retailers to market to **customers** on a true one-to-one basis. It is the originator of the Realtime Recommendation Platform, which integrates collaborative **filtering**, neural network, fuzzy logic and genetic algorithm technologies, and automatically applies the optimum technology to...

...Perceptions for Call Centers and the Net Perceptions Recommendation Engine. Nearly 85 Internet innovators have **selected** Net Perceptions solutions including: ART.com, Audio Book Clubs, Bertelsmann Online, Billboard Talent Net, CDnow...

...case of Eastern Software, FutureLink will provide application hosting and management services for Eastern Software **customers** utilizing the Citrix MetaFrame(TM)thin- **client** platform

when implementing Eastern Software's Empower(TM), state-of-the-art loan origination software. Eastern software has chosen FutureLink to be its recommended Application **Service Provider** for its business practices consulting for thin- **client** implementation. As stated in the terms of the agreement, Eastern Software will recommend FutureLink to host and manage Empower software licenses to Citrix MetaFrame thin- **client customers**. FutureLink, at the forefront of ASP vendors, provides small and mid-size businesses with outsourced...

...s products address every major lending area including mortgage, home equity, wholesale, retail, sub-prime, **consumer**, and commercial markets. Eastern Software's **customers** include banks, savings institutions, mortgage bankers, wholesale lenders, credit unions, and non-conforming lenders.

-- New...

...States' third leading mergers and acquisitions advisor specific to the IT industry. Stanford Keene's **clients** include high technology leaders such as CIENA, Diamond Tech One, IBM, Intelisystems, PSSI and USi. Stanford Keene is renowned for creating the best strategic fit for its **clients**. "Stanford Keene has followed FutureLink's growth closely over the past year," said Charles Reynolds, Managing Director. "We are excited about advising them through their acquisition strategy. We feel FutureLink is well positioned to capitalize on the emerging ASP industry." "With the acquisition of Micro Visions and the addition of Phil Ladouceur as Executive Chairman, we believe FutureLink has assembled the right ...15 million financing of additional working capital to fund aggressive growth plans of founding Application **Service Provider** : Commonwealth Associates LP of New York acted as the company's placement agent for the...

...enormous potential way into the year 2000, especially because with a current price per share of **less** than 7\$.

NOTICE The **recommendation** of FutureLink (FLNK) was done on an unsolicited basis and the team of Stockreporter.de received no compensation for the recommendation. The full recommendation of the Stockreporter.de and additional information (e.g. a corporate profile and an interview with the CEO) can be accessed at the Stockreporter.de web site at [www.stockreporter.de](http://www.stockreporter.de) which is going to be the number 1 Micro Caps and OTC:BB site in Europe and especially in Germany. The site is completely available in both languages, German and English. Any Stockreporter.de micro cap recommendation still includes a high degree of risk and is at the investor's individual and own risk.

Therefore no claim for any kind of warranty can and will be accepted by the Stockreporter.de.

If you have any further question regarding this buy recommendation or any other inquiry or suggestion, please, do not hesitate to contact Stockreporter.de at any time. We appreciate it very much to stay in close contact to both institutional and private investors and OTC and BB companies.

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GEOGRAPHY: NEW YORK INTERNATIONAL EUROPE

14/3,K/30 (Item 2 from file: 610)  
DIALOG(R)File 610:Business Wire  
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00087494 19990809221B0572 (USE FORMAT 7 FOR FULLTEXT)  
**Virtual Enterprises to Joint Venture Development and Sale of Web  
Video-Phone**  
Business Wire  
Monday, August 9, 1999 17:14 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 880

...and governance, or corporate  
finance. This initial marriage between our group and Virtual  
Enterprises should **bring together** the technical, human, and finance  
resources for us to **lead**, or at **least** stay in the forefront of the  
rapidly growing information appliance industry."

Commenting on the announcement...

...new wave of information appliances  
has begun to bridge the gap between PC's and **consumer** electronics by  
bringing Internet access, e-mail and telecommunications to TV's,  
telephones like the Video Web Phone and other home-based devices.  
"In simple terms, the Video Web Phone allows an Internet subscriber  
anywhere in the world to have Internet access, e-mail, telephone and  
live teleconferencing capabilities 24 hours a day, 7 days a week thru a  
touch-sensitive screen. From the Video Web Phone, the user has the  
capability to just point, touch and connect to make an Internet phone  
call, teleconference call or just access the web for research or to  
shop."

According to Luke, "The Virtual -- Anyuser venture should have a  
distinct competitive advantage over others now in the race, and those  
just now entering the race to become the common denominator in the Web  
Video Phone segment of the information appliance industry.

"Anyuser's point and connect technology was designed for even the non  
computer user to effortlessly communicate, conduct e-commerce or just  
surf the Net. In addition, our switching technology for simultaneous  
voice and video calling is currently far superior to anything else now  
or due to be introduced to the market in the near future."

VTUE is an Internet-related holding company which invests in, develops  
and operates Internet service companies as majority or wholly owned  
subsidiaries. The company's Internet services, including web page  
design, web-hosting and ISP marketing activities are conducted through  
MetroplexWeb Inc., a Nevada corporation ("Metroplex Nevada").

The company's Internet-related telecommunications services, including prepaid calling cards, remarketing of long distance services and its recent venture to license and market the Web Video Phone software, are conducted through InterCom Inc., a Nevada corporation, ("InterCom").

Both Metroplex Nevada and InterCom are wholly-owned subsidiaries. InterCom is presently a development-stage company. Anyuser, subject to the pending acquisition, will become a 47 percent owned subsidiary of InterCom.

Anyuser is a South Korean corporation founded in May 1999 by former principals and employees of internationally known South Korean-based telecommunications, Internet software and marketing companies. Anyuser develops and markets software products as a replacement for the PC for those computerless homes and offices.

The software is designed to support the rapidly expanding electronic appliance industry, with a focus on the Internet-Telephony and Web Video Phone business segment.

Note:

The Private Securities Litigation Reform Act of 1995 provides a "safe harbor" for forward-looking statements. Certain information included in this news release (as well as information included in oral statements or written statements to be made by the company) contains statements that are forward-looking, such as statements relating to plans for future expansion and other business development activities as well as other capital spending, financing sources and the effects of regulation and competition. Such forward looking information involves important risks and uncertainties that could significantly affect anticipated results in the future and, accordingly, such results may differ from those expressed in any forward-looking statements made by or on behalf of the company. These risks and uncertainties include, but are not limited to those relating to development and construction activities, depending on existing management, leverage and debt service (including sensitivity to fluctuations in the interest rates), domestic or global economic conditions.

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CONTACT: Virtual Enterprises Inc., Newport Beach  
Jonathan Small, 949/833-2094, ext. 723

GEOGRAPHY: CALIFORNIA INTERNATIONAL ASIA PACIFIC

INDUSTRY CODE: COMED  
COMPUTERS/ELECTRONICS  
TELECOMMUNICATIONS

**14/3,K/31 (Item 1 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
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DCTTU001

**CACI Information Technology Services Now Available on New GSA Schedule B C**

DATE: March 25, 1997 08:03 EST WORD COUNT: 409

...the schedule offers a number of benefits, including a low fee built into the rates, **less** **lead** time to establish a major procurement, minimal



paperwork, pre-qualified **contractors** , and reduced contract administration costs. In addition, there is less participation of third parties in the process -- essentially involving only the **client** , the **client** 's contracts organization, and the **contractor** -- which results in a faster **selection** process and rapid implementation.

CACI's GSA Schedule B/C for ADP Services works like other T&M contracts, with well defined labor categories and competitive rates. Advantages to **clients** include provision of a broad range of professional ADP services across dozens of task categories...

...application of Year 2000 solutions, among other services. Moreover, CACI managers are available to guide **clients** through the process.

"With CACI's entry onto the GSA Schedule B/C, we take...

... a popular vehicle -- an excellent way to provide high-quality, cost-effective solutions for government **clients** ."

CACI is an information technology products and service provider that specializes in developing and integrating systems, software, and simulation products in support of government agencies and commercial enterprises worldwide. The company has approximately 3400 employees and operates out of approximately 70 offices in the U.S. and Europe.

SOURCE CACI International, Inc.

**14/3,K/32 (Item 2 from file: 813)**

DIALOG(R)File 813:PR Newswire

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1006545

NYMONEY .

**High-Techs Death Exaggerated**

DATE: October 13, 1996

22:15 EDT

WORD COUNT: 1,329

...by outsourcing, downsizing, home office and home repair stocks -- the ones that were in the **lead** a **few** months ago. Why the change back to high tech? Well, after the bloodbath, cooler heads began to see that it was overdone, that first class high techs with strong earnings uptrends had been sold out and were worth buying and holding again.

The message in these decisions is that the best investment brains have finally decided that the internet is here to stay and that it's going to continue to grow at warp speed. Right now the equipment suppliers are making most of the money but the service providers are only doing okay.

What's being called smart software is a new kind of program that makes a computer "think" or come to a logical decision by processing huge amounts of data and evaluating that information using statistical probabilities. Smart software eliminates the need for many of the employees who used to do the work. The programs are called decision support. For example, a program designed to detect credit card fraud does so by comparing the account history of the card being presented with the proposed new transaction. If a card

has  
rarely been used to pay for anything over \$100 and is presented to buy a \$1,000 item the program would flash a warning even if that figure was within the card's credit limit. Smart software recognizes trends, patterns, and changes and ...performs exactly the same function as an employee who calls up an account on the **screen** and makes a subjective judgment on whether the card should be accepted or declined.

The...

...a fast growing niche sector of companies, such as Scopus Technology (SCOP, Nasdaq), that make **customer** support software. Also there are "help desk" programs that resolve computer users or **customer** problems. Remedy Corp. (RMDY, Nasdaq) is a leader in the field.

Now lets look at what a few of the aggressive funds own.

Evergreen Aggressive Growth owns: Cisco, APAC Teleservices, Office Depot, Microsoft, Danka Business Systems, Home Depot. PBHG Growth owns: Ascend, U.S. Robotics, Cascade Communications, Shiva, FORE Systems.

Among some of the recent entries: Fidelity Select took positions in Tech Data Corp (TECD, Nasdaq), Gateway 2000 (GATE, Nasdaq), and Sun Microsystems (SUNW, Nasdaq). Janus Mercury Fund bought CIBER, Inc. (CIBR, Nasdaq). T.Rowe Price Science bought National Data Corp. (NDC, NYSE) Kaufman Fund bought Quick Response Services (QRSI, Nasdaq). And Usaa Aggressive Growth bought May & Speh (SPEH, Nasdaq).

For a dead sector the high techs are showing real signs of life.

SOURCE: PR Newswire

14/3,K/33 (Item 3 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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1005022 DCW005  
**Hibernia National Bank and GMAC Use Fannie Mae's MortgageLinks Electronic Commerce Network to Request Appraisals Online; Will Reduce Time and Costs**

DATE: October 9, 1996 07:29 EDT WORD COUNT: 863

...beginning later this year.  
With the broader availability of the service, other lenders and mortgage **service providers** will discover the benefits experienced by pilot vendors.

"MortgageLinks shows Fannie Mae's commitment to...

...This time- and cost-saving technology lets Fannie Mae be more responsive to lenders."

"Appraisal **requests** received over MortgageLinks contained **fewer** errors, resulting in faster processing times, improved efficiencies and a higher level of **customer** service," said H. John Neff, president of ABNet.

MortgageLinks has been designed with the flexibility to meet varying lender circumstances. These flexibilities serve: lenders currently using their own proprietary origination or servicing system; those that already are able to transmit in the X.12 data standard developed by the Mortgage Bankers Association of America, appraisal companies, and lending institutions; and lenders wishing an integrated information transmission system. For more information regarding MortgageLinks, lenders and vendors can call Fannie Mae's MORNETPlus Hotline at 800-758-7546.

Fannie Mae is a congressionally chartered, shareholder-owned company and the nation's largest source of funds for home mortgages. It has committed to provide \$1 trillion in targeted lending for 10 million homes by the end of the decade. The targeted lending will serve low- and moderate-income families, minorities, new immigrants, residents of central cities and other underserved areas, and people who have special housing needs. More information about Fannie Mae can be found on the Internet at <http://www.fanniemae.com>.

For a menu of Fannie Mae news releases available by fax 24 hours (no charge) or to retrieve a specific release, please call 1-800-758-5804, ext. 305450, or access the address <http://www.prnewswire.com> on the Internet.

SOURCE Fannie Mae

**14/3,K/34 (Item 4 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
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0954847 CHTU007  
**TURNER ELECTED INTERNATIONAL PRESIDENT OF AAFA**

DATE: May 28, 1996 12:08 EDT WORD COUNT: 384

...mutual purpose as an organization is to increase national and international referral opportunities for our **clients** and affiliates." In addition, Turner noted that under his leadership more effort will be made...

...placements while experiencing price cutting competition and alternative staffing options like temporary-to-hire, independent **contractors** and outsourcing.

- Maintaining focus on serving **clients** with quality **referrals** (versus **less** professional practices such as "execution **selection**" and merely distributing fax resumes without doing the proper search work).

- Continuing to expand AAFA with quality member companies in key markets across the US and overseas.

- Developing the Internet as a useful recruiting and search tool versus viewing the Internet as a "competitor."

A graduate of Marshall University in West Virginia and an accredited Certified Personnel Consultant (CPC), Turner opened the Charlotte office of Don Richard Associates in 1981 after serving in various accounting posts with such firms as Arthur Andersen & Co.

In addition to the Charlotte office, Don Richard Associates has full-service offices in Atlanta, Baltimore, Greensboro, Norfolk, Richmond, Tampa and in the Washington, DC area. The company specializes in permanent and temporary placements for accounting, bookkeeping, banking and administrative personnel.

**14/3,K/35 (Item 1 from file: 634)**  
DIALOG(R)File 634:San Jose Mercury  
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03514247

**TIPS FOR GETTING THE JOB DONE**

SAN JOSE MERCURY NEWS (SJ) - Saturday, February 15, 1986  
By: Phyllis Drake Mercury News Staff Writer  
Edition: Morning Final Section: Home Page: 3D  
Word Count: 614

...to accommodate stairs.

Ray Stalkfleet of Ray Stalkfleet and Son in Fremont suggests that home **owners** considering an addition check with the local building department for a set of 'as built...

... home's architecture is important. Otherwise the new addition may look like an appendage.

Although **selecting** an architect or **contractor** has a lot to do with personal tastes and budgets, there are a few guidelines to choosing a qualified professional.

(check) To find the names of reputable architects or **contractors**, ask friends, neighbors and local professionals in related fields for recommendations. The American Institute of Architects Santa Clara Valley Chapter, (408) 249-1515, makes **referrals**.

(check) Get at **least** three written bids on any project. Make sure each bid contains the same specifications for...

... license number. A business license is not the same as a contractor's license. Home **owners** have **consumer** protections -- such as bonding, insurance and workmans' compensation -- and a legal recourse if they are dealing with licensed professionals.

(check) Ask professionals for references from prior projects. Contact these references and arrange to see the work. A look at previous projects will also help you determine if the professional's style and your own preferences harmonize.

(check) Ask contractors for proof of liability insurance and workmens' compensation. Otherwise you could be sued if a worker is injured on your property.

(check) Obtain a written contract spelling out the scope of the job, for either an architect or contractor; the materials; the intervals of payment; the time of completion. The construction contract should also include a waiver of mechanics lien rights or an unconditional lien release to prevent subcontractors and suppliers from collecting from you if your contractor doesn't pay them.

(check) Agencies that provide information and assist consumers with complaints include:

Contractors State License Board, (916) 336-5153, or San Jose District Office, (408) 277-1244;

Better Business Bureau, (408) 978-8700;

Santa Clara County Department of Consumer Affairs, (408) 299-4211.

**14/3,K/36 (Item 1 from file: 624)**

DIALOG(R)File 624:McGraw-Hill Publications

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00911007

**REMODELING A MASTER BATH HIGH IN THE HOLLYWOOD HILLS**

Elana H. Frankel, New Products Editor

Architectural Record, Vol. 23, No. 1, Pg 139

January 1998

JOURNAL CODE: AR

SECTION HEADING: KITCHEN & BATH PORTFOLIO ISSN: 0003-858X

WORD COUNT: 167

**TEXT:**

This California **client** had a **few** simple **requests** for a new master bathroom: a steam shower, a single sink, a toilet, limited clothing...

... extension of the bedroom, with a vanity and closet space. The toilet will be partially **screened** by a sliding obscure glass panel, not yet installed.

Architect: Koning Eizenberg, Venice, California--Tim Andreas

Sources: Finland color plywood and Finland birch plywood (casework, vanity, door, and closet); Philippe Starck (toilet and sink faucet); Paul King Construction (project contractor and wood stud framing at glass wall); Halo (wall lights)

**14/3,K/37 (Item 2 from file: 624)**

DIALOG(R)File 624:McGraw-Hill Publications

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00898986

**PG&E UNVEILS AUTOMATED DATA EXCHANGE TO HANDLE NEW ENERGY SERVICE PROVIDERS**

Energy Services & Telecom Report (formerly DSR), Vol. 330, No. 33, Pg 10

November 6, 1997

JOURNAL CODE: DSR

SECTION HEADING: DEREGULATION ISSN: 1286-4008/96

WORD COUNT: 356

**TEXT:**

...electric restructuring is inaugurated in California. The utility expects to receive thousands more direct access **requests** in the next **few** weeks in advance of the Jan. 1 launch, said Del Evans, director of PG&E...

... adopted the business rules and processes approved by the California Public Utilities Commission, Evans said.

**Customers** who wish to switch utility service must contact their designated energy **service provider**, which will then notify the utility of the **customer**'s choice. The **selection** must be verified by an independent third party to eliminate potential slamming or unauthorized **customer** switching.

14/3,K/38 (Item 3 from file: 624)  
DIALOG(R)File 624:McGraw-Hill Publications  
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00826411

**Creative Financing: Key To Boosting ATC Sales?**

ANTHONY L. VELOCCI, JR.

Aviation Week & Space Technology, Vol. 146, No. 4, Pg 51

January 27, 1997

JOURNAL CODE: AW

SECTION HEADING: AIR TRAFFIC MANAGEMENT ISSN: 0005-2175

WORD COUNT: 1,563

TEXT:

...due to its open architecture. The new system also is expected to be more reliable, **less** expensive to maintain and **lead** to several significant ATC contract awards within the next few months.

In its international marketing...

... ATC business has soared to more than \$200 million from \$30 million in 1990. Its **customer** base is spread across more than a dozen countries.

Hoeffler said Raytheon's credibility as...  
... non-U.S. companies is especially hungry for a particular win, it's hard to **match** their bid," he said.

Such intense competition stems from two market realities. First, the ATC segment is one of the aviation industry's most robust markets. Industry

| Set  | Items                               | Description  |
|------|-------------------------------------|--|
| S1   | 12027970                            | CONSUMER? OR CUSTOMER? OR OWNER? ? OR HOMEOWNER? OR CLIENT?  |
| S2   | 1952264                             | SERVICE() PROVIDER? OR REPAIRM?N OR HANDYM?N OR CONTRACTOR?<br>OR PLUMBER? ? OR ELECTRICIAN? OR ROOFER? ? OR BUILDER? ? OR C-<br>LEARING() (SERVICE OR WOM?N OR LADY OR LADIES) OR EXTERMINATOR? |
| S3   | 5495732                             | MATCH??? OR (PUT OR BRING) () TOGETHER OR SELECT??? OR FILTE-<br>R??? OR SCREEN???   |
| S4   | 20659915                            | SERVICE? ? OR TASK? ? OR WORK OR PROBLEM OR LOCATION OR AR-<br>EA OR ZIP   |
| S5   | 6742282                             | LEAST OR LESS OR LESSER OR FEW OR FEWER OR FEWEST OR SMALL-<br>? (1N) (NUMBER OR AMOUNT)   |
| S6   | 3862614                             | LEAD OR LEADS OR REQUEST? ? OR REFERRAL? OR (WORK OR JOB) (-<br>) ORDER? ? OR RECOMMENDATION?  |
| S7   | 15415                               | S5(4W)S6   |
| S8   | 121246                              | S1(2S)S2(2S)S3(2S)S4   |
| S9   | 56                                  | S7(4S)S8   |
| S10  | 27                                  | S9 NOT PY>1999   |
| S11  | 23                                  | RD (unique items)  |
| File | 9:Business & Industry(R)            | Jul/1994-2006/Mar 30<br>(c) 2006 The Gale Group  |
| File | 275:Gale Group Computer DB(TM)      | 1983-2006/Mar 30<br>(c) 2006 The Gale Group  |
| File | 621:Gale Group New Prod. Annou. (R) | 1985-2006/Mar 30<br>(c) 2006 The Gale Group  |
| File | 636:Gale Group Newsletter DB(TM)    | 1987-2006/Mar 30<br>(c) 2006 The Gale Group  |
| File | 16:Gale Group PROMT(R)              | 1990-2006/Mar 31<br>(c) 2006 The Gale Group  |
| File | 160:Gale Group PROMT(R)             | 1972-1989<br>(c) 1999 The Gale Group   |
| File | 148:Gale Group Trade & Industry DB  | 1976-2006/Mar 30<br>(c) 2006 The Gale Group  |

11/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

01307186 Supplier Number: 23944293 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Winning With The Web (Part 3 of 4)**  
**(Cruisin, a Granby, CT-based agency, gets 100% of its sales leads through the Internet, but one of its secrets is a low-tech strategy that businesses have been using forever)**  
Travel Agent, v 286, n 9, p 25+  
June 30, 1997  
DOCUMENT TYPE: Journal ISSN: 1053-9360 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 993

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Independent contractors also receive individual errors and omissions insurance.

Both part-timers and full-timers **work** for Cruisin, but all are professional agents, and most have worked with other agencies. "We...

...Cruise Counselor. "I try to adjust the distribution of leads that go to them to **match** the amount of time they **work**," Chrys says. "If they **work** only nights and weekends, they get a **few leads** per week. If they're able to do it on a regular basis, they get...

...between half a million to a million hits per month, according to Rob Longley. Once **consumers** have E-mailed a booking or information request to Cruisin's address, these leads also...

...a real person to them," he says. "They'll treat you as a free information **service**, make a printout and walk into a local agency to ask if it can beat this fare. We're trying to build relationships. Eventually, with high-tech you have to bring it down to a personal level."

That strategy has apparently worked--Cruisin already has repeat customers who have taken three or four cruises with the company. To add a personal touch, Chrys and Rob have a photo of themselves posing with a cruise ship captain on their Web site. They also encourage Cruisin agents to post their own photos on their individual Web sites, along with such personal information as hobbies, favorite destinations, and names of pets and kids. "It makes them real people--very important when you're dealing with a computer," Rob says.

The basic Cruisin Web site includes brochures for most major cruise lines, information on ports and specials, and a booking form. Rob says that while a few cruise lines don't seem to understand how to work with the Internet, he has had some very positive experiences working with the major lines. "Some have helped us build our Web site," he says. "Usually it's a matter of getting to the right person to say yes."

Cruisin's Web site was developed initially "more as a science experiment than a business plan," says Rob. But Chrys had worked at Sate Travel, various airlines and Dolphin Cruises. Rob was a captain in the Air Force who helped set up a classified version of the Internet's World Wide Web for the intelligence community. "Throw these two backgrounds in a blender, and you get Cruisin," he observes on the Web site.



Expansion Plans. "Chrys wanted to stay home with the kids and sell cruises out of the house," Rob says. "We went online and sold our first cruise within 12 hours. Business kept growing like crazy." The Longleys then decided to expand by adding other agents. Rob says Cruisin may eventually add other leisure products, but with a definite preference for all-inclusives. "People do call up and say, 'I'd like to go Sandals or Superclubs,'" Rob says, "and we'd like to do more of that." Finally, Rob Longley passes along this tip about the Web: "Keep it simple and cater to the lowest common denominator of functionality when you're designing your Web site." The Longleys actually down-graded the graphics on Cruisin's site because they realized that many consumers had less powerful computers and wouldn't be able to access it successfully. "The biggest problem is that people are seduced by technology," Rob says. "Somebody shows them something that's really cool in the demo but doesn't work from a functionality point of view."

**11/3,K/2 (Item 2 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

00865295 Supplier Number: 23410413 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Internet Can Revolutionize Ins. Sales**  
**(The insurance industry is expected to reap substantial benefits from the Internet)**  
National Underwriter Property & Casualty, n 5, p 3  
January 29, 1996  
DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1293

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...wins. Carriers win because they can reach many more prospects, publish marketing materials with much **less** cost and **lead** time, and cost-effectively create new products that can match individual customer needs more closely...

...selling and more time writing.

Insurance-connected professionals (doctors, lawyers, accountants, continuing education suppliers) and **service providers** (appraisers, auto mechanics and many others) win because they can publish, educate and communicate far more economically on the Internet than on paper, on the phone or in person.

Finally, **consumers** win, because for the first time they can conduct their own research, tailored to their individual needs, and comparison-shop for the precise coverage they need from the convenience of their home computers whenever they choose.

Some Internet Terminology

Hypertext: Words and phrases, highlighted to stand out from surrounding text (they usually appear as blue characters). They are links to related materials on the same or other Websites. When the user points the mouse to the highlighted word and clicks on it, the related information is found and displayed.

Browsers: Software programs that tie all the hypertext and graphics

together in one place and reside in each user's personal computer or workstation. All Internet providers, such as America OnLine or CompuServe, have browser programs available with their service. Netscape and Microsoft have more user-capable browser software.

Firewalls: Gateway computers programmed to block unwanted access to company programs from the Internet (such as by hackers).

Bastion servers: Computers that insulate the telecommunications traffic on the "public" side of the firewall from hackers.

11/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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00865214 Supplier Number: 23405391 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Webpages Can Be Revolutionary Tools For Insurers**  
**(Insurance is one of the key industries the Internet and the World Wide Web will revolutionize)**  
National Underwriter Life & Health-Financial Services Edition, p 7+  
January 22, 1996  
DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1301

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...wins. Carriers win because they can reach many more prospects, publish marketing materials with much **less** cost and **lead** time, and cost-effectively create new products that can match individual customers needs more closely...

...selling and more time writing.

Insurance-connected professionals (doctors, lawyers, accountants, continuing education suppliers) and **service providers** (appraisers, auto mechanics and many others) win because they can publish, educate and communicate far more economically on the Internet than on paper, on the phone or in person.

Finally, **consumers** win, because for the first time, they can conduct their own research, tailored to their individual needs, and comparison-shop for the precise coverage they need from the convenience of their home computers whenever they choose.

Some Internet Terminology

Hypertext: Words and phrases, highlighted to stand out from surrounding text (they usually appear as blue characters). They are links to related materials on the same or other Websites. When the user points the mouse to the highlighted word and clicks on it, the related information is found and displayed.

Browsers: Software programs that tie all the hypertext and graphics together in one place and reside in each user's personal computer or workstation. All Internet providers, such as America OnLine or CompuServe, have browser programs available with their service. Netscape and Microsoft have more user-capable browser software.

Firewalls: Gateway computers programmed to block unwanted access to company programs from the Internet (e.g., hackers).

Bastion servers: Computers that insulate the telecommunications traffic on the "public" side of the firewall from hackers.

11/3,K/4 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2006 The Gale Group. All rts. reserv.

01509000 Supplier Number: 47241014 (USE FORMAT 7 FOR FULLTEXT)  
**CACI Information Technology Services Now Available on New GSA Schedule B/C**  
PR Newswire, p0325DCTTU001  
March 25, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 439

While GSA Schedules for hardware and **services** are not new, the Schedule B/C for ADP **Services** has been available less than a year. The schedule is GSA's response to the...

...the schedule offers a number of benefits, including a low fee built into the rates, **less lead** time to establish a major procurement, minimal paperwork, pre-qualified **contractors**, and reduced contract administration costs. In addition, there is less participation of third parties in the process -- essentially involving only the **client**, the **client**'s contracts organization, and the **contractor** -- which results in a faster **selection** process and rapid implementation.

CACI's GSA Schedule B/C for ADP **Services** works like other T&M contracts, with well defined labor categories and competitive rates. Advantages to **clients** include provision of a broad range of professional ADP **services** across dozens of **task** categories, including information technology planning, assessment, and studies; systems development, testing, integration, and reengineering; and application of Year 2000 solutions, among other **services**. Moreover, CACI managers are available to guide **clients** through the process.

"With CACI's entry onto the GSA Schedule B/C, we take...

...a popular vehicle -- an excellent way to provide high-quality, cost-effective solutions for government **clients**."

CACI is an information technology products and **service** provider that specializes in developing and integrating systems, software, and simulation products in support of government agencies and commercial enterprises worldwide. The company has approximately 3400 employees and operates out of approximately 70 offices in the U.S. and Europe.

SOURCE CACI International, Inc.

-0-

3/25/97

/CONTACT: Investor information, James Allen, chief financial officer, 703-841-7835, or e-mail, jallen@hq.caci.com; or other information, Jody Brown, public relations director, 703-841-7801, or e-mail, jbrown@hq.caci.com, both of CACI International/

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SU: CON EXE

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6717 03/25/97 08:03 EST <http://www.prnewswire.com>

**11/3,K/5 (Item 1 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04023776 Supplier Number: 53271912 (USE FORMAT 7 FOR FULLTEXT)

**CONTRACT OPPORTUNITIES.**

Asbestos & Lead Abatement Report, v11, n11, pNA

Nov, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 343

(USE FORMAT 7 FOR FULLTEXT)

**TEXT:**

Alaska - The General **Services** Administration seeks a **contractor** for **work** generally involving abatement and disposal of hazardous materials and related refurbishing of areas affected in portions of the Federal Building located in Fairbanks. Specifically, the **work** will involve asbestos abatement in the corridors, lobbies, and a **few** adjacent areas; **lead** abatement which involves some painted surfaces in the **work** areas; chemical hazard abatement and disposal of light fixtures with PCB-containing ballasts; and **selective** demolition which includes removing carpet. It will also require new **work**, including carpet, paint, suspended ceiling systems and light fixtures. Contact: General **Services** Administration, Public Buildings **Service**, **Customer Service** Center, 222 W. 7th Ave., Box 5, Anchorage, AK 99513.

**11/3,K/6 (Item 2 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02140450 Supplier Number: 43998300 (USE FORMAT 7 FOR FULLTEXT)

**ROUNDUP OF STATE ACTIONS ON LEAD ABATEMENT ISSUES**

Asbestos & Lead Abatement Report, v6, n16, pN/A

July 30, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1444

... for contractor and worker accreditation haven't been developed yet.

MAINE-The Department of Health **Services** has responsibility for lead poisoning control and investigates any home where a child has a lead blood level of 20 micrograms per deciliter; following investigation, the state may mandate abatement. **Homeowners** may perform their own abatements, but apartment building **owners** must use a certified contractor. The abatement must follow state criteria. The health department also licenses and certifies lead abatement contractors.

Inspectors, abatement **contractors**, workers, supervisors, and design consultants must be licensed by the state to perform lead abatement **work** on houses. The rules implementing the law on certification and licensing are expected this fall...

...state-sponsored exam.

MARYLAND-The Department of the Environment is responsible for overseeing lead abatement **work**. Since 1988, the department has had rules governing abatement methods and the training and certification of lead abatement inspectors, **contractors**, and workers. Even if a project involves renovation or simply repairing a home, if lead paint is present, the **contractor** must follow the state's lead abatement procedures.

Maryland's contractor regulations cover the following...

...other lead painted areas may be encapsulated; containment of lead dust and debris at the **work** site, and cleaning the site by washing with high-phosphate detergent and using a vacuum...

...are 4 years old; last year 440,000 children were screened for blood lead levels. **Fewer** than 800 children were **lead** poisoned in 1992.

Since 1990, the state has licensed lead inspectors, who must undergo three days of training and pass an exam. The state's policy provides for progressive discipline of contractors and others, beginning with a letter of warning. The state can also force abatement if there is lead paint in an apartment, and if a child is lead-poisoned, the assumption is the child developed the problem in that apartment, therefore holding the landlord liable. State law requires a landlord to remove lead paint from premises inhabited by any children aged 6 or younger.

In reaction to the tough state laws,

11/3,K/7 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04439213 Supplier Number: 46514320 (USE FORMAT 7 FOR FULLTEXT)

**With Voice Capabilities Talk Is Cheap -- Voice capabilities add fuel to the fired-up frame relay market, and VARs who sell voice-over-frame solutions are in the money**

VARbusiness, p96

July 1, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2553

... to its ultimate destination, PVCs now run over much more direct routes. Fewer hops means **fewer** bottlenecks-which, in turn, **leads** to less jitter in the voice signal.

The economics of voice-over-frame work something like this. A company with its headquarters in New York and remote offices in Boston and Atlanta might incur roughly \$500 worth of voice and fax toll costs each month, assuming an hour of phone time each day to each office. The incremental cost for adding voice/fax to such a company's existing frame relay setup is approximately \$5,500-an investment that pays for itself in just 11 months. After that, the company would continue to reap savings of \$6,000 a year on its original investment.

Sometimes, the savings can be even more dramatic. For example, corporations using frame relay for data links to other countries can use those links to eliminate significant international long distance costs. Those frame relay networks don't even have to involve multipoint connectivity to deliver bottom-line benefits.

Frame relay voice circuits can also act as low-cost replacements for leased "tie" lines on ...a PBX at the central site. This is typically done when a single 800 number **services** multiple locations. With leased lines or switched **services**, the company has to pay for the routing of calls

from the main office to...

...are even offering local dial tones at remote offices. In this type of solution, a **customer** with headquarters in Denver and sales offices in New York can eliminate long distance bills for phone calls made from headquarters to any number in the New York **area**. Calls bound for New York **area** codes get routed over the frame relay PVCs and are then connected to the local switched network. For companies with centralized telemarketing or call centers, the deployment of such a system can result in tremendous savings, even though configuring it to route calls properly can be an expensive proposition.

#### A Complex Sale

Of course, few real-world scenarios are as simple as the ones described above. Generally speaking, voice-over-frame is not sold as a simple add-on to an existing network. WAN resellers usually create complex networks that require a lot of homework to put together.

It's important to note that the data side of the frame relay solution is quite complex in its own right. The different types of data services that a company may be deploying can include Ethernet and Token Ring LANs, SNA links for mainframes and AS/400s, as well as a whole range of proprietary protocols from legacy systems. Often, customers have separate communications facilities for each system. The beauty of frame relay is that-with the right equipment and the right technical support-diverse traffic types can be consolidated on a single, economical infrastructure. To justify the proposed WAN design, however, VARs must be able to specify exactly what type of equipment will be required and what CIR will be required for each PVC. They must also compare rates of all potential carriers in order to find the most cost-effective service provider or combination of providers.

This is where a frame relay hardware vendor can be an important ally. Individual resellers may not be able to maintain the databases or the staff needed to effectively track and compare the many different possibilities. Thus, it's very helpful for a VAR to work with a vendor who can help design and cost a complex WAN.

One thorny issue has to do with intra- and inter-LATA (local access and transport areas) offices. Companies that have remote offices both within their RBOC's region and outside of it often find themselves implementing two separate frame relay networks. That's because the RBOCs offer less expensive intra-LATA port costs than the national carriers, who really don't price nearby intra-LATA ports any less expensively than their distant inter-LATA ones.

In theory, customers should be able to have their intra- and inter-LATA carriers interconnect to each other using the network-to-network interface (NNI). But few frame relay providers support NNI. So instead, customers in this position end up with two network ports at central headquarters-one that connects to the inter-LATA offices and one that connects to the intra-LATA offices. Any traffic going between intra- and inter-LATA ports must travel to headquarters first and get switched there. That ends up forcing the customer to install expensive hardware at their main site.

While all this presale analysis requires plenty of work, VARs are divided on whether or not they should charge for it. One school of thought holds that design and analysis are where the primary value is added, and it therefore makes sense to charge top dollar for the expertise involved. The other approach is to simply treat design as a presale cost-and to hope that the customer appreciates the work. Otherwise, prospects can take the proposed specifications and shop for equipment on price alone.

#### Annuity Or Not

VARs are also split on the issue of selling the network service itself. While some are attracted by the prospect of generating annuity income by acting as the frame relay carrier's agent and getting a

commission on the customer's ongoing use of the network, others see a downside to being associated with any individual service provider. "As soon as you pick one or two carriers, you become labeled as part of them," says Jim Tedrick, president of Ft. Lauderdale, Fla.-based communications VAR Omnico, which implements voice in about 40 percent of its frame relay installations. "Our customer, on the other hand, may need to use as many as five different carriers in their network. We have to focus on doing what's best for them."

But for some, the revenue and provisioning support that comes with a carrier alliance is too compelling to resist. "When we go in with Sprint, they handle all the local loop ordering," says Choice Solutions' Embry, who resells Sprint's frame relay service. "They also give us the configuration tools, so that I can design a frame relay network including all of the tariffing."

Carrier pricing and packaging often influences resellers' choices. For example, some carriers allow customers to buy PVCs with a CIR of zero. This gives the customers the lowest possible price for the circuit. It also means that, theoretically, there could be times when no bandwidth at all would be available on the circuit. In reality, frame relay circuits never become 100 percent congested. But customers have to go into this type of arrangement with the understanding that the carrier won't guarantee a high level of performance when large bursts of traffic occur.

Not all carriers offer this option. And many integrators prefer to steer their customers away from such cost reduction tactics, especially when delay-sensitive host data is involved.

To further improve the delivery of voice and legacy protocols over frame relay networks,

**11/3,K/8 (Item 2 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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04275283 Supplier Number: 46262969 (USE FORMAT 7 FOR FULLTEXT)

**What's Your Line?**

Inc., p078

April, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; General

Word Count: 1346

... help you set up or maintain a Web page? Not all providers offer Web-related **services** (design and support, for example), but the majority supply "hosting capability"; that is, they maintain **customers'** Web pages on their computer systems. Maintenance can include anything from providing space for a...

...provider, the more assistance a user can expect. Many larger ISPs have in-house ancillary **services**, like Web design, content development, and technical support. Their design and development **services** range from providing a template of a generic page for **customers** to fill in, to designing a unique page from start to finish.

Now that you...

...you go to find it? Given the current Net mania, finding an ISP in your **area** shouldn't be a **problem**. Your local newspaper has probably run a roundup of regional providers in the past several...

...store are a great source for names; and even the Yellow Pages likely contain a **few leads**.

If you want a complete list of ISPs, you'll have to go to the...

...good resource is <http://www.clarinet.com/iap/iapcode.htm>. The site lists ISPs by **area** code and provides contact information and some prices. Another good place to start is <http://www.commerce.net:80/directories/products/isp>, which breaks down Internet **service providers** by geographic **area** and has links to their sites. A third is <http://www.thelist.com>. This site...

...the better equipped you'll be to select from your list the ISP that will **work** best for you.

Vladimir Edelman ([vladimir.edelman@incmag.com](mailto:vladimir.edelman@incmag.com)) is an editor for Inc. Online.

**11/3,K/9 (Item 3 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03775596 Supplier Number: 45368713 (USE FORMAT 7 FOR FULLTEXT)

**FURNACE HEAT-UP OPERATIONS**

Glass International, p5

March, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2099

... trained staff and equipment to cope with the contracts being undertaken at the same time.

**Clients** will prefer a **contractor** whose personnel can speak the same language as the furnace operation or are proficient in...

...suitable interpreter has to be engaged with some technical knowledge of the industry.

Finally, the **client** will want to know the price the **contractor** will charge and if there are variable charges such as travel and subsistence, the level...

...likely to be and in what currency he will require payment.

In addition to the **work** required, the contractor will want to know the electricity supply characteristics and the available fuel...

...that, if required, his personnel can obtain any necessary visas and passports and whether the **client** can give any assistance in obtaining them.

Apart from the financial terms of payment to...

...but his next premium payments will be higher. If the contractor takes out insurance, the **client** should check that cover is adequate for putting matters right and also to cover loss of production if this is possible. There ...considered by the contractor and the appropriate equipment used, and normal cullet fill-on is **less** likely to **lead** to damage when blowers are used, when hot air is used as the transport medium.

**11/3,K/10 (Item 1 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10748427 SUPPLIER NUMBER: 53579230 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The Internet marketplace or just a shop window?**

Tyler, Geoff



Management Accounting (British), 77, 1, 59(1)  
Jan, 1999

ISSN: 0025-1682      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2335      LINE COUNT: 00190

... Payment Systems, 'there is a requirement for high security certification authorities which are handling relatively **few requests** for certificates, mainly from other authorities. An example may be Visa or Mastercard, who may...

...to certify (schemes) of member banks ... A bank may wish to offer an internet banking **service** to a **selection** of its **customers** ... The global CA must perform all cryptographic processing in hardware and high levels of trust...

...an internet business transaction. Digital signatures will play an important role in further enhancing the **services** such companies can offer.

The main problem is liability. If a digital signature does get used by a their--perhaps its owner ignored Skevington's advice and stored it on a stolen PC's hard disk--is liability borne by the front organisation which issued it, the certification authority running the scheme, the trading company involved in the fraud, or the user?

Once digital signatures do materialise, and hopefully by this time next year we shall regard their full introduction as imminent, the remaining issue is one which has already been long recognised--that providing any data communications link from the LAN to the outside world

**11/3,K/11      (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10270398      SUPPLIER NUMBER: 20428689      (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Future shop. (the best Web services) (Forbes ASAP) (Directory)**

Forbes, v161, n7, pS37(12)

April 6, 1998

DOCUMENT TYPE: Directory      ISSN: 0015-6914      LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4800      LINE COUNT: 00388

... the ToolSource offers features like chat group "Tool Talk" and "Tool Exchange," a swap online **area** where participants can trade their tools... the site also has a separate tool and automotive repair bookstore. [toolsource.com/](http://toolsource.com/)

**Tools Online**

...this Web site is run by Wickes Lumber of Vernon Hills, Illinois, a home improvement chain of more than 100 stores in the Midwest... selection includes 130 power tools and 125 accessories...the site is meant to complement Wickes's stores... but cybershoppers have an advantage... they can exchange email with Guy Bartnick, the chain's e-commerce handyman. [toolsonline.com/](http://toolsonline.com/)

**music & video**

They're not DOA yet, but traditional music CD outlets could be murdered by online shopping sites. "This is one industry that will be rocked by e-commerce," predicts Piper Jaffray's sill Burnham. Here's why: While online music revenues accounted for just \$71 million of the \$12 billion Americans spent on music purchases in 96, analysts say online revenues will easily double this year Video shopping, meanwhile, is less important on the Net. Consumers appear to be waiting for bandwidth, due within the next two years, that will allow quick video downloading.

## Winners

## Tower Records

...commands 14% of the online music business, selling more than 200,000 music titles and 3,000 music-video offerings from its site...a relationship with AOL helps this CD king rake in about \$800,000 per month in e-commerce revenues. towerrecords.com/

## Columbia House

...was last year's second most popular site on the Web retail circuit (behind Amazon)...but to buy, customers have to join the Columbia House club... other drawbacks? ... selection isn't great, and it still takes two to three weeks to get a CD, just like the company's traditional club... if that isn't appealing, go to Total E, totale.com, Columbia House's newest site... selection is larger (185,000 music and video titles) and delivery speedier--overnight if you want... bonus: You don't have to join the club. columbiahouse.com/

## losers

## Virgin

... might have more than 60 megastores worldwide, but its U.S. Web site is far from world-class...it just advertises the company... it's not a sales outlet...the company's usually savvy entrepreneur, Richard Branson, is surprisingly nonchalant about e-commerce. virginusa.com/

## Blockbuster

...is losing out, too...who wants to get online and search movie and music-video titles you can't buy or rent? blockbuster.com/

## trailblazers

## CDnow

... was one of the first online-only CD sellers, and its market share reflects that... the 4-year-old company claims 33% of all Internet music sales... that translated into revenues of \$17.4 million last year, up from \$6.3 million the year before...with more than 250,000 CD titles, CDnow is looking to expand ... just went public. cdnow.com/

## N2K

... has Paul Allen of Microsoft fame as an investor, and \$66.5 million in the bank, thanks to an October 1997 IPO...sales last year were just \$11.2 million, but its exclusive deal with search engine Excite is giving N2K (for "need to know") more visibility... revenue estimates are as high as \$48 million this year. n2k.com/

## Reel

... could pose a threat to Blockbuster... the Berkeley, California-based company has 35,000 movies available for rent on its site and sells about 85,000 videos a year through the Internet...but customers have to pay a hefty UPS charge (\$15.50 for next-day air), and they must choose titles two to three nights in advance. reel.com/

## sporting goods &amp; equipment

Most of its big players are still sitting in the bleachers, even though the country's \$17.6 billion sports equipment industry is starting to join the online game. They shouldn't be. Commodity items such as golf or tennis balls are perfect for online retail. Golf clubs or skis are a different story. There's a "search and sort" component to shopping for these items, and delivery is a gating factor. Winning products in this segment ultimately may be hard-to-find sports memorabilia, college- and team-logo items, and targeted, niche sports equipment such as gear for mountain biking, snowboarding, or climbing.

## Winners

## L.L. Bean

... this \$1 billion preppy catalog company has successfully made the leap to the Net... at its site, consumers find equipment for camping, fishing, and summer and winter sports (as well as all those down-home, cozy clothing items)...ordering is simple... detailed product information is provided... and the pictures are clear and pretty. llbean.com/

## REI

... this outdoorsy Northwest-based co-op offers more than 7,000 outdoor sporting and equipment items online... users can access information about REI-sponsored trips and classes, get co-op member updates, and shop, too...the Web site beat 32 of the coop's 49 stores in sales in 1997 and represented a good share of the company's \$536 million in revenues last year. rei.com/

losers

...two of the nation's biggest sports equipment deep-discounters--The Sports Authority and Sportmart--have Web sites... but neither uses the tool to sell ... Sports Authority CEO Jack Smith admits he doesn't know what to do with his company's site... "We've gotten a few hits," he says. "Isn't that what you call them?"...Talk about being behind the

11/3,K/12 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08825426 SUPPLIER NUMBER: 18507686 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Have I got a client for you! (designer referral agencies)**

Davidson, Judith

Interior Design, v67, n7, p26(1)

June, 1996

ISSN: 0020-5508 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 934 LINE COUNT: 00076

... when they leave "one of the masters," as long as they have permission to show **work** produced while on staff. "I tell **clients** that the first person who bought the Picasso with the third eye got the best...

...consulting jobs before moving them to larger projects." Schoenfeld expects five years' independent practice.

Referral **services** may require four or five recent business and **client** references each, which the agents not only confirm but also encourage prospective **clients** to check by asking how the designer handled problems that may have arisen on previous...

...a lot of hideous portfolios, and if it scares me, it certainly will scare the **client** ." If a designer doesn't care enough to take pictures and document past **work** , says Fisher, "I don't care about that designer." Rosen believes photography may not be as important in Florida, where she has made **matches** over the phone with prospective **clients** in a rush.

The agent/designer contract generally is a letter of agreement, fairly loose for Fisher, who feels designers are family, but more inclusive for Rosen, who hopes to avoid future problems. Theoretically written for one year, the agreements tend to go on indefinitely, or until an agent stops recommending, or a designer asks that a portfolio be returned.

In addition to advertising and word of mouth, Fisher attracts clients by giving speeches and courses, Block works the showhouses and uses realtor and contractor mailing lists, and Rosen publishes the 168-page full-color "Design & Decoration: the South Florida Source Book," which not only whets appetites but also provides a great excuse for book signings. "Book signings," she says, "are extremely popular in Florida." Realtors give the sourcebook away by the thousands.

Once the client and the designer have made a happy match, the agents continue to be available - gratis - to help iron out misunderstandings. As Schoenfeld says, "the outflow of money can make anyone hysterical."

11/3,K/13 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08462602 SUPPLIER NUMBER: 17889917 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Webpages can be revolutionary tools for insurers.**

Ticehurst, Darrell J.

National Underwriter Life & Health-Financial Services Edition, n4, p7(4)  
Jan 22, 1996

ISSN: 0893-8202 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1252 LINE COUNT: 00110

... selling and more time writing.

Insurance-connected professionals (doctors, lawyers, accountants, continuing education suppliers) and **service providers** (appraisers) and mechanics and many others) win because they can publish, educate and communicate far more economically on the Internet than on paper, on the phone or in person.

Finally, **consumers** win, because for the first time, they can conduct their own research, tailored to their individual needs, and comparison-shop for the precise coverage they need from the convenience of their home computers whenever they choose.

Darrell J. Ticehurst is a founder and president of Strategic Concepts Corp., which recently launched InsWeb, a centralized insurance industry information and marketplace source on the Internet.

**11/3,K/14 (Item 5 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08456570 SUPPLIER NUMBER: 17879683 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Internet can revolutionize ins. sales. (insurance; includes related article on Internet terminology)**

Ticehurst, Darrell J.

National Underwriter Property & Casualty-Risk & Benefits Management, n5, p3(3)

Jan 29, 1996

ISSN: 1042-6841 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1405 LINE COUNT: 00122

... selling an more time writing.

Insurance-connected professionals (doctors, lawyers, accountants, continuing education suppliers) and **service providers** (appraisers, auto mechanics and many others) win because they can publish, educate and communicate far more economically on the Internet than on paper, on the phone or in person.

Finally, **consumers** win, because for the first time they can conduct their own research, tailored to their individual needs, and comparison-shop for the precise coverage they, need from the convenience of their home computers whenever they choose.

RELATED ARTICLE: Some Internet Terminology

Hypertext: Words and phrases, highlighted to stand out from surrounding text (they usually appear as blue characters). They are links to related materials on the same or other Websites. When the user points the mouse to the highlighted word and clicks on it, the related information is found and displayed.

Browsers: Software programs that tie all the hypertext and graphics together in one place and reside in each user's personal computer or workstation. All Internet providers, such as America OnLine or CompuServe, have browser programs available with their service. Netscape and Microsoft have more user-capable browser software.

Firewalls: Gateway computers programmed to block unwanted access to company programs from the Internet (such as by hackers).

Bastion servers: Computers that insulate the telecommunications traffic on the "public" side of the firewall from hackers.

Darrell J. Ticehurst is a founder and president of Strategic Concepts Corp., which recently launched InsWeb ([http:// www.insweb.com/](http://www.insweb.com/)), a centralized insurance industry information and marketplace source on the Internet.

**11/3,K/15 (Item 6 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07917211 SUPPLIER NUMBER: 16818220 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Double your money in 5 years.(Cover Story)**

Edgerton, Jerry

Money, v24, n5, p90(6)

May, 1995

DOCUMENT TYPE: Cover Story ISSN: 0149-4953 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3205 LINE COUNT: 00246

**11/3,K/16 (Item 7 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07492126 SUPPLIER NUMBER: 15669901 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Remediating lead-based paint.**

Walton, Dorothy

Journal of Property Management, v59, n4, p16(5)

July-August, 1994

ISSN: 0022-3905 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3786 LINE COUNT: 00301

... it into windows. Lead from outside, according to Lehne, is thought to contribute to at **least** 50 percent of the **lead** found inside lead-contaminated apartment units.

The most effective remediation method for lead in soil is to have the soil hauled away. Burger used this method when lead was found on a property adjacent to a day-care playground. The operation involved taking out 18 inches of soil and replacing it with fresh topsoil.

Unfortunately, hauling away lead-contaminated soil is often cost-prohibitive, especially if a lab determines that the soil is hazardous waste according to EPA standards. States Cali, "We just don't have enough hazardous waste dumps in the world to get rid of huge amounts of soil." In Illinois, says Cali, if soil is classified as hazardous waste, removing it costs between \$250 and \$500 per barrel.

Putting in sod or other ground cover is also an option. While you do not rid the soil of lead this way, you at least make the lead inaccessible to children who play in the dirt and you prevent the lead from being tracked inside a building.

**Conclusion**

Lead-based hazards from paint, soil, or water could pose a serious threat to the well-being of residents. While keeping lead paint in check is essential, abatement is not always necessary.

Remediation procedures performed incorrectly may cause a greater hazard than lead left in place. Monitoring surfaces painted with lead regularly to ensure they remain intact is often the best course of action.

Unlike intact, undisturbed lead paint, lead in a water supply enters

the food chain directly. Ridding water of hazardous lead levels is therefore vital.

Finally, dangerous levels of lead in soil create a problem for residents not only because children tend to play in dirt, but because lead usually remains on the soil surface and often finds its way into apartment units.

Dorothy Walton is a writer with First Analysis Corporation, Chicago. She develops investor reports on companies in the environmental services, special chemicals, and communications areas. She was previously a developmental editor with the Institute of Real Estate Management.

**11/3,K/17 (Item 8 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06516109 SUPPLIER NUMBER: 13818245 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Paper chase for tough times; some cheapskate rules.**  
Quint, Barbara  
Document Delivery World, v9, n2, p42(4)  
Feb-March, 1993  
ISSN: 1067-0815 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 2121 LINE COUNT: 00170

... or sending diskettes. Clients can copy references they want into the order form or at **least** append listings to **request** forms. The library can package instructions to clients with search results or provide them online...

...the files used in a specific search.

At the very least, document delivery staff should **work** with reference librarians to make sure that all the information they need will appear on the search results sent to **clients**. I shall never forget the look on an acquisition librarian's face when she found me carefully editing off ISBN numbers before sending a printout to a **client**. I thought they made the search look tacky. Besides, the **client** wouldn't know what to do with them. (And that's no kind of language...

...few weeks later, no one could have been less interested than the ILL runner. If **clients** receive search results in printout form, they should at least be instructed to send or...

...holdings information as the first step in search - not the last. If they expect the **client** check the online public access catalog, perhaps they should verify the performance of this initial search and evaluated the strategy before they conduct an external database search.

The library catalog may not be the only collection access tool you should consider. What about an electronic copy of searches done by ... topics and requesters when they get a number of orders from one party. If something **matches**, even the search features in standard word processing software should be able to find a specific citation.

#### Rule Two: Buy Cheap

Many sources make many bargains. Bibliographic citations are not copyrightable, producing a relatively low cost opportunity for database builders. Major research libraries have placed their catalogs online over the Internet often for minimal costs. The federal government dispenses MARC tapes widely. All in all, you may find a cheaper route to the same data than traditional commercial dial-up services, maybe even one that promises greater currency than CD-ROM copies of bibliographic databases.

In general, when looking for cheaper sources, don't make it too complicated. Add training, learning, and searching time and costs to your

cost estimates. Usually the big bibliographic megabases provide the best value by minimizing the numbers of databases to search. I call these files "format databases" because they usually include material based on document type of rather than subject focus. For example, for monographs we have Books in Print, British Books in Print, National Technical Information Service (NTIS for federally funded research studies), the U.S. Government Printing Office Monthly Catalog and Publications Reference File (for federal government documents), Library of Congress MARC, UTLAS' ReMARC, and so forth. Some search operations may choose to add more files to the basic list. For example, Congressional Information Service (CIS) Index analytics to Congressional documents might make it a basic megabase for a federal depository library.

In the area of periodical databases, Information Access Company (IAC) and the Institute for Scientific Information (ISI) seem to divide up the universe pretty evenly. IAC's databases - Magazine Index, Trade and Industry Index, Legal Resource Index, Newsearch - cover most of the popular and trade press. ISI's files - Science Citation Index or SCISearch, Social SCISearch, Arts and Humanities Citation Index, Current Contents - cover most English language scholarly journals. Recently IAC has been shoving into ISI country with Academic Index. Of course, H.W. Wilson Company's classic indexes fill every library's shelves in print form. In electronic form, Wilson has had more luck selling its bibliographic data through CD-ROM than through its house dial-up online service, Wilsonline. Recently, Wilson tossed in the towel on their in-house only policy by offering their databases for general lease. So far OCLC and BRS have picked up most titles. Online, however, Wilson databases have none of the antiquity of their print coverage. In fact IAC and ISI go back much further in coverage. Some librarians may insist on including newspapers as part of basic serial coverage. IAC dominates with National Newspaper Index, though UMI's Newspaper and Periodical Abstracts covers more titles.

If you want to buy cheap, you'll have to shop around. Cost decisions change depending on different conditions. Do you expect clients to search the databases? Will the library absorb the cost of bibliographic verification online or charge back to clients? Do you have the equipment to support DC-ROM or will you need to buy it? Can you justify the equipment purchase for the DC-ROM alone or do you need to expand its utility? Can you cut a deal with a dial-up vendor? Can you load a database on central computers for networking throughout your facility?

If you decide to deal with a commercial vendor, you must decide how much value to place on single-source simplicities in staff training, staff skill maintenance, bill management, and other factors. If the value is high, then DIALOG has all the databases we've mentioned and dominates the arena of bibliographic databases.

On the other hand, if every dollar must do the work of two these days, you may want to keep looking. At present, the best values in online bibliographic verification probably lie in Internet connections to research library OPACs and to CARL (Colorado Alliance of Research Libraries) System's UnCover database. The UnCover file carries over 3,000,000 citations to over 12,000 titles updated usually within forty-eight hours of reception of an issue - and all for only \$900 a year unlimited usage. CARL Systems people will even annotate listings to reflect what your library holds and provide fax-only document delivery for every item listed. However, UnCover inclusion rules may be narrower than ISI's or other commercial providers. For example, columns and letters to the editor may receive coverage in a Citation Index database where UnCover might skip them. On the other hand, you could use commercial files as a backup when and if UnCover fails.

If you decide to buy a CD-ROM file, you might want to give some preference to a good hybrid. Hybrid CD-ROMs allow you to use the disk up to the limits of its coverage then move into dial-up for more current or archived listings. This can combine the best of both worlds. But whatever

your decision, do not make it so permanent that you do not re-examine it in the light of new, competitive products or services. Nor should you make it so transient that part-time searchers cannot maximize the value of their learning time.

Next month, more Cheapskate Rules for tough times.

**11/3,K/18 (Item 9 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06482218 SUPPLIER NUMBER: 13875150 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Selecting investment management systems. (insurance industry)**

Johnsen, John L.; Tyniec, Jack W.

Best's Review - Property-Casualty Insurance Edition, v94, n2, p76(3)

June, 1993

ISSN: 0161-7745 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2266 LINE COUNT: 00196

... the systems alternatives for investment management are diverse, a prudent analysis of available technologies and **service providers** can help an insurer make a **selection** that will meet its functional objectives at reasonable cost. Insurance companies that succeed in meeting their securities investment software and **service** requirements will have balanced business requirements and technology strategies with their budgets and the available products in the marketplace.

JOHN L. JOHNSEN and JACK W. TYNIEC are managing directors of Technology Consultants, Fort Lee, N.J.

**11/3,K/19 (Item 10 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06408343 SUPPLIER NUMBER: 13613431 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Plumbing products. (increasing demand for plumbing equipment)(includes related article)**

Parsons, William A.

Do-It-Yourself Retailing, v164, n1, p64(3)

Jan, 1993

ISSN: 0889-2989 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1963 LINE COUNT: 00155

... no cost.

\* Ask the public water supply company what it is doing to make water **less** corrosive.

More information about **lead** in drinking water and how to remove it from home plumbing systems is available from EPA's Safe Drinking Water hotline, (800) 426-4791.

**11/3,K/20 (Item 11 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05196906 SUPPLIER NUMBER: 10950693 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Compressing time. (Tech Service)**

Menough, Jon

Rubber World, v204, n3, p16(2)

June, 1991



ISSN: 0035-9572      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 1624      LINE COUNT: 00127

... must be good information. Accuracy of data is critical. Questionable data or information that is **less** than sure can **lead** to a less than optimal design. Design changes that require trade-offs are expected in this process. However, design changes that occur because of accurate information defeat the purpose of the system.

Once the information is distributed, it must be acted upon by other team members. Likewise, each team member must understand how his function fits with each of the other functions and how he can help them enhance the other team members' part of the effort.

Goals must be well defined. This includes as much of the physical and functional requirements for the product as possible. It should also include assembly requirements, cost restrictions, schedule needs and anything else relevant to the production of the part.

How well does

**11/3,K/21      (Item 12 from file: 148)**  
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03934872      SUPPLIER NUMBER: 07356217      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Partners in energy planning. (New England Electric's energy conservation program)**

Buildings, v83, n2, p60(2)  
Feb, 1989

ISSN: 0007-3725      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 1419      LINE COUNT: 00120

... service territory. To participate, customers should be able to reduce their electricity consumption by at **least** 200 kilowatts upon **request**.

Enthusiastic response

Obeiter says, "The response to NEES' 'Partners in Energy Planning' program has been fantastic. Part of the response has to do with the fact that businesses in New England recognize we do have some very real supply problems and they sense some social responsibility. But they also participate in our programs because it makes good business sense as well."

The real measure of NEES' success, however, comes in the interest from other utilities. As a result, Obeiter concludes, "I would categorize New England Electric as being an industry leader in conservation and load management."

**11/3,K/22      (Item 13 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03915744      SUPPLIER NUMBER: 07294464      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Construction disputes and the owner.**

Liptak, Joseph J.  
Buildings, v83, n5, p58(4)  
May, 1989

ISSN: 0007-3725      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 2045      LINE COUNT: 00168

... this technique in claims disputes have discovered the productivity loss figures often will be significantly **less** than most **contractors** '

original **requests** for compensation.

Since most construction claims disputes almost always come down to the question of...

...support of a particular position. It is critical, however, that data extrapolated from project records **match** up carefully with those records. Failure to do so will almost ...cast into doubt the validity of not only the analytical approach taken, but also the **owner**'s entire claims position.

Valuable for active projects, too

**Owners** and their agents can also use this labor productivity analysis methodology to determine labor productivity trends on projects currently under construction. Such analyses can help the **owner** identify potential construction problems in the early stages, thus providing the opportunity for quick remedial action. (Many times this construction monitoring approach will indicate a **contractor** is in trouble even before the **contractor** is aware of it.) As a result, potential costly claims situations can be mitigated, or even eliminated; and the project's profitability can be maintained, or even enhanced.

Construction delay claims

Along with loss of productivity disputes, another everyday construction claim problem concerns the question of project work delays (known as schedule impact delays). A contractor may argue, for example, the owner significantly delayed work progress on the project by failing, in a timely fashion, to furnish essential architectural or engineering plans, secure required easements, approve and return shop drawings, and so on. As a result, equipment and workers stood idle on the job, at a large and unanticipated expense to the construction company. Again, it asks for millions of dollars in damages.

Responding, the owner may contend -- while these delays did in fact occur -- they were far less critical than the contractor contends and in no way should represent millions of dollars in additional equipment rentals, plus other extended field site and home office overheads.

Schedule impact delay analysis

If the owner's position is a viable one, it should authorize a schedule impact delay analysis study. This is a specialized examination of all active CPM (Critical Path Method) schedules, used for the planning, scheduling, and monitoring of work progress on the project; along with a further investigation of all project delays. This schedule analysis technique can be used to determine the exact duration of delays, and their effect on the overall project completion date.

Though complex in execution, a CPM schedule delay impact analysis is based on a simple and straightforward concept. From project records, an "As Built" schedule can be developed showing the project as it was actually built, including all interruptions and delays to construction progress, whether caused by owner or contractor or due to other factors (severe weather, strike, etc.).

Once the As Built schedule is developed, it can be adjusted, using computer techniques (attempting to do this manually is virtually impossible), to exclude the effects of all contractor-caused delays, along with all excusable (non-compensable) delays, on the project completion date. The result will show how only the various owner-caused delays affected the completion date for the project. From this, an accurate damage calculation can be developed indicating the amount of money reasonably due the contractor to cover its extended overhead costs.

Like the damage amounts previously established through labor productivity analysis, such extended cost figures will also normally be far less than most contractors' original requests for project delay compensation.

It should not be assumed contractors try to purposely mislead in their claims requests for construction damages, however (putting aside

those contractors bidding jobs at or close to cost who attempt to make up their profits through a series of construction claims against owners). Some contractors simply have no idea how to properly develop strong technical entitlement positions to support their individual construction claims demands.

#### Total cost approach

Because of this lack of knowledge, contractors often adopt a "Total Cost Approach" for their claims demands -- i.e., they insist owners be held responsible for any costs incurred over and above original estimates. The rationale for this strategy, in simple terms, usually goes like this: "We know the owner delayed us from time to time on the project, and since we went over budget by X dollars, then the owner must be responsible for the difference."

The problem with this Total Cost Approach strategy for the contractor is it often moves the presentation of its position away from a solid technical base. The contractor knows money was lost on the project; but because of the Total Cost Approach, the contractor does not see the need to carefully analyze exactly what went wrong on the project. As a result, the contractor often ends up trying to win a case on the basis of conjecture and opinion.

That is why the Total Cost Approach, as adopted by contractors, presents owners with outstanding opportunities to prove their own positions in construction claims disputes. If the individual owner can establish, through careful analysis, the contractor was productive on a portion of the project where the company claims it wasn't; or prove owner-caused delays contributed far less to the overall project delay than the contractor contends, then the owner can throw the contractor's entire claims position into doubt.

Equally important, the solid technical approach the owner has adopted to support its own claims position will contrast favorably with the questionable hypotheses, shaky speculations, and unsubstantiated facts upon which some contractors often base their own claims positions. This is particularly true when a decision must be reached concerning a construction claims dispute. Judges, juries, and panels prefer to make their decisions on the basis of presentations rooted firmly in the facts. That is what this suggested methodology -- based on well-established evaluative principles, along with data derived from the contractor's own work records -- is all about.

And that is why the analytical results identified -- in easily understood charts and graphs -- can go a long way to establish credibility for an owner's technical position concerning a construction claims dispute.

**11/3,K/23 (Item 14 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02032792 SUPPLIER NUMBER: 03120817 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Generating more leads. (Managing for Profit)**  
Lager, Dave  
Highway & Heavy Construction, v127, p31(1)  
Feb, 1984  
ISSN: 0362-0506 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 763 LINE COUNT: 00063

... and review other lead generation tools. This can include talking to ad agencies, purchasing a few books on the various lead generation tools, subscribing to business marketing publications, and assessing what the competition is doing in generating leads. Third, the contractor should specify in writing his target audiences for each construction service offered by his company. This step is critical in developing a more focused

lead generation program that will yield the best qualified leads for additional follow-up.

Finally, the contractor must develop a written creative strategy that incorporates three or four of the possible lead generation tools into a multiple dimensioned lead generation program.

By following such a procedure a contractor will be rewarded with more leads. And leads are the basis upon which a contractor can begin building a program for a more sustained volume of bids and construction proposals.

| Set | Items | Description  |
|-----|-------|--|
| S1  | 10920 | CONSUMER? OR CUSTOMER? OR OWNER? ? OR HOMEOWNER? OR CLIENT?  |
| S2  | 2438  | SERVICE() PROVIDER? OR REPAIRM?N OR HANDYM?N OR CONTRACTOR?<br>OR PLUMBER? ? OR ELECTRICIAN? OR ROOFER? ? OR BUILDER? ? OR C-<br>LEARING() (SERVICE OR WOM?N OR LADY OR LADIES) OR EXTERMINATOR? |
| S3  | 4343  | MATCH??? OR (PUT OR BRING) () TOGETHER OR SELECT??? OR FILTE-<br>R??? OR SCREEN???   |
| S4  | 18887 | SERVICE? ? OR TASK? ? OR WORK OR PROBLEM OR LOCATION OR AR-<br>EA OR ZIP   |
| S5  | 3454  | LEAST OR LESS OR LESSER OR FEW OR FEWER OR FEWEST OR SMALL-<br>?(1N) (NUMBER OR AMOUNT)  |
| S6  | 1718  | LEAD OR LEADS OR REQUEST? ? OR REFERRAL? OR (WORK OR JOB) (-<br>) ORDER? ? OR RECOMMENDATION?  |
| S7  | 981   | S1 AND S2  |
| S8  | 91    | S7 AND S3 AND S4   |
| S9  | 205   | S5(4S) S6  |
| S10 | 0     | S8 AND S9  |

? show files

File 256:TecInfoSource 82-2006/Apr  
(c) 2006 Info.Sources Inc

| Set | Items    | Description  |
|-----|----------|--|
| S1  | 5869461  | CONSUMER? OR CUSTOMER? OR OWNER? ? OR HOMEOWNER? OR CLIENT?  |
| S2  | 915067   | SERVICE() PROVIDER? OR REPAIRM?N OR HANDYM?N OR CONTRACTOR?<br>OR PLUMBER? ? OR ELECTRICIAN? OR ROOFER? ? OR BUILDER? ? OR C-<br>LEARING() (SERVICE OR WOM?N OR LADY OR LADIES) OR EXTERMINATOR? |
| S3  | 4757469  | MATCH??? OR (PUT OR BRING) () TOGETHER OR SELECT??? OR FILTE-<br>R??? OR SCREEN???   |
| S4  | 15141035 | SERVICE? ? OR TASK? ? OR WORK OR PROBLEM OR LOCATION OR AR-<br>EA OR ZIP   |
| S5  | 10278674 | LEAST OR LESS OR LESSER OR FEW OR FEWER OR FEWEST OR SMALL-<br>?(1N) (NUMBER OR AMOUNT)  |
| S6  | 4553478  | LEAD OR LEADS OR REQUEST? ? OR REFERRAL? OR (WORK OR JOB) (-<br>) ORDER? ? OR RECOMMENDATION?  |
| S7  | 47482    | S5 (4N) S6   |
| S8  | 14574    | S1 (2S) S2 (2S) S3 (2S) S4   |
| S9  | 72       | S7 AND S8  |
| S10 | 41       | S9 NOT PY>1999   |
| S11 | 41       | RD (unique items)  |

? show files

File 47:Gale Group Magazine DB(TM) 1959-2006/Mar 30  
(c) 2006 The Gale group

File 570:Gale Group MARS(R) 1984-2006/Mar 30  
(c) 2006 The Gale Group

File 635:Business Dateline(R) 1985-2006/Mar 31  
(c) 2006 ProQuest Info&Learning

File 476:Financial Times Fulltext 1982-2006/Apr 01  
(c) 2006 Financial Times Ltd

File 477:Irish Times 1999-2006/Mar 31  
(c) 2006 Irish Times

File 710:Times/Sun.Times(London) Jun 1988-2006/Mar 31  
(c) 2006 Times Newspapers

File 711:Independent(London) Sep 1988-2006/Mar 31  
(c) 2006 Newspaper Publ. PLC

File 756:Daily/Sunday Telegraph 2000-2006/Mar 31  
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File 387:The Denver Post 1994-2006/Mar 30  
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(c) 2006 The New York Times

File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers

File 494:St LouisPost-Dispatch 1988-2006/Mar 30  
(c) 2006 St Louis Post-Dispatch

File 631:Boston Globe 1980-2006/Mar 30  
(c) 2006 Boston Globe

File 633:Phil.Inquirer 1983-2006/Mar 30  
(c) 2006 Philadelphia Newspapers Inc

File 638:Newsday/New York Newsday 1987-2006/Mar 30  
(c) 2006 Newsday Inc.

File 640:San Francisco Chronicle 1988-2006/Mar 31  
(c) 2006 Chronicle Publ. Co.

File 641:Rocky Mountain News Jun 1989-2006/Mar 31  
(c) 2006 Scripps Howard News

File 702:Miami Herald 1983-2006/Mar 30  
(c) 2006 The Miami Herald Publishing Co.

File 703:USA Today 1989-2006/Mar 30  
(c) 2006 USA Today

File 704:(Portland)The Oregonian 1989-2006/Mar 30  
(c) 2006 The Oregonian

EIC 3600

Dialog Search

File 713:Atlanta J/Const. 1989-2006/Mar 31  
    (c) 2006 Atlanta Newspapers  
File 714:(Baltimore) The Sun 1990-2006/Mar 31  
    (c) 2006 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2006/Mar 30  
    (c) 2006 Christian Science Monitor  
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Mar 30  
    (c) 2006 The Plain Dealer  
File 735:St. Petersburg Times 1989- 2006/Mar 30  
    (c) 2006 St. Petersburg Times

JMB

31-Mar-06

11/3,K/1 (Item 1 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
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05163958 SUPPLIER NUMBER: 20428689 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Future shop. (the best Web services)(Forbes ASAP)(Directory)**

Forbes, v161, n7, pS37(12)

April 6, 1998

DOCUMENT TYPE: Directory ISSN: 0015-6914 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4800 LINE COUNT: 00388

... us." homedepot.com/  
HomeBase  
... isn't selling from its Web site, either..."We've had **less** than  
five **requests** for online shopping," claims PR manager Marie Karsen  
Connell. homebase.com/  
trailblazers  
ToolSource  
... calls itself...

...the ToolSource offers features like chat group "Tool Talk" and "Tool  
Exchange," a swap online **area** where participants can trade their tools...  
the site also has a separate tool and automotive...  
...Vernon Hills, Illinois, a home improvement chain of more than 100 stores  
in the Midwest... **selection** includes 130 power tools and 125  
accessories...the site is meant to complement Wickes's...

...have an advantage... they can exchange email with Guy Bartnick, the  
chain's e-commerce **handyman** . toolsonline.com/  
music & video

They're not DOA yet, but traditional music CD outlets could be  
murdered by online shopping sites. "This is one industry that will be  
rocked by e-commerce," predicts Piper Jaffray's sill Burnham. Here's why:  
While online music revenues accounted for just \$71 million of the \$12  
billion Americans spent on music purchases in 96, analysts say online  
revenues will easily double this year Video shopping, meanwhile, is less  
important on the Net. Consumers appear to be waiting for bandwidth, due  
within the next two years, that will allow quick video downloading.

Winners

Tower Records

...commands 14% of the online music business, selling more than  
200,000 music titles and 3,000 music-video offerings from its site...a  
relationship with AOL helps this CD king rake in about \$800,000 per month  
in e-commerce revenues. towerrecords.com/

Columbia House

...was last year's second most popular site on the Web retail circuit  
(behind Amazon)...but to buy, customers have to join the Columbia House  
club... other drawbacks? ... selection isn't great, and it still takes two  
to three weeks to get a CD, just like the company's traditional club... if  
that isn't appealing, go to Total E, totale.com, Columbia House's newest  
site... selection is larger (185,000 music and video titles) and delivery  
speedier--overnight if you want... bonus: You don't have to join the club.  
columbiahouse.com/

losers

Virgin

... might have more than 60 megastores worldwide, but its U.S. Web  
site is far from world-class...it just advertises the company... it's not a  
sales outlet...the company's usually savvy entrepreneur, Richard Branson,  
is surprisingly nonchalant about e-commerce. virginusa.com/

Blockbuster



...is losing out, too...who wants to get online and search movie and music-video titles you can't buy or rent? blockbuster.com/

trailblazers

CDnow

... was one of the first online-only CD sellers, and its market share reflects that... the 4-year-old company claims 33% of all Internet music sales... that translated into revenues of \$17.4 million last year, up from \$6.3 million the year before...with more than 250,000 CD titles, CDnow is looking to expand ... just went public. cdnow.com/

N2K

... has Paul Allen of Microsoft fame as an investor, and \$66.5 million in the bank, thanks to an October 1997 IPO...sales last year were just \$11.2 million, but its exclusive deal with search engine Excite is giving N2K (for "need to know") more visibility... revenue estimates are as high as \$48 million this year. n2k.com/

Reel

... could pose a threat to Blockbuster... the Berkeley, California-based company has 35,000 movies available for rent on its site and sells about 85,000 videos a year through the Internet...but customers have to pay a hefty UPS charge (\$15.50 for next-day air), and they must choose titles two to three nights in advance. reel.com/

sporting goods & equipment

Most of its big players are still sitting in the bleachers, even though the country's \$17.6 billion sports equipment industry is starting to join the online game. They shouldn't be. Commodity items such as golf or tennis balls are perfect for online retail. Golf clubs or skis are a different story. There's a "search and sort" component to shopping for these items, and delivery is a gating factor. Winning products in this segment ultimately may be hard-to-find sports memorabilia, college- and team-logo items, and targeted, niche sports equipment such as gear for mountain biking, snowboarding, or climbing.

Winners

L.L. Bean

... this \$1 billion preppy catalog company has successfully made the leap to the Net... at its site, consumers find equipment for camping, fishing, and summer and winter sports (as well as all those down-home, cozy clothing items)...ordering is simple... detailed product information is provided... and the pictures are clear and pretty. llbean.com/

REI

... this outdoorsy Northwest-based co-op offers more than 7,000 outdoor sporting and equipment items online... users can access information about REI-sponsored trips and classes, get co-op member updates, and shop, too...the Web site beat 32 of the coop's 49 stores in sales in 1997 and represented a good share of the company's \$536 million in revenues last year. rei.com/

losers

...two of the nation's biggest sports equipment deep-discounters--The Sports Authority and Sportmart--have Web sites... but neither uses the tool to sell ... Sports Authority CEO Jack Smith admits he doesn't know what to do with his company's site... "We've gotten a few hits," he says. "Isn't that what you call them?"...Talk about being behind the

**11/3,K/2 (Item 2 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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04755114 SUPPLIER NUMBER: 19463847 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**One month left: new RESPA regs spelled out. (Real Estate Settlement Procedures Act regulations to take effect on Oct. 7, 1996)(includes related article)(TR Inc.)**

Today's Realtor, v29, n9, pTR6(2)

Sep, 1996

ISSN: 1086-8054

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 924

LINE COUNT: 00077

... salespeople aren't permitted to receive incentive payments from real estate brokers or other settlement **service** providers. Salespeople may be paid for settlement **services** rendered if their state's mortgage broker or other laws permit the activity.

2. Office space rental - Real estate offices that lease space to settlement **service providers** must charge the general market value of the space leased. That means general market rates...

...Rent can't be based on the quantity or value of business generated from the **location**.

3. Computerized loan origination systems - **Consumers** can pay for CLO **services** and be reimbursed by the lender. Settlement **service providers**, such as mortgage companies, may pay for goods or facilities actually furnished or **services** actually performed by the CLO operator, which might be a real estate brokerage.

Settlement provider...

...on a CLO system must be presented in a neutral display to avoid influencing the **selection**. For example, one lender shouldn't always appear at the top of a list of...

...products.

4. Disclosure - The new controlled business arrangement disclosure form that must be given to **consumers** says:

You are NOT required to use (provider) as a condition for (settlement of your...

...on) (or) (purchase, sale, or refinance of) the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT **SERVICE PROVIDERS** AVAILABLE WITH SIMILAR **SERVICES**. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST **SERVICES** AND THE BEST RATE FOR THESE **SERVICES**.

5. Retaliation - HUD concluded that RESPA doesn't give it authority to prohibit retaliation against...

...t refer business to affiliated entries had claimed they faced reprisals, including loss of benefits, **fewer sales leads**, higher desk fees, **less desirable work** space, and job loss.

6. Lender lockout - HUD concluded that RESPA doesn't give it authority to regulate access to the offices of settlement **service providers** to require companies to help others in their marketing activity. Settlement **service providers** had alleged they were being excluded from, or locked out of, businesses where they might find **customers**. Most frequently, they claimed, lenders were being excluded from real estate offices that had leased space to other lenders.

Compiled by RESPA specialists in NAR's Government Relations Division.

For more information on the regulations, call NAR's fax-on-demand for members, 402/351-9922, and request document 6.

RELATED ARTICLE: WHEN BUSINESS IS A SHAM

HUD issued a list of factors it weighs to determine whether a joint venture or controlled business arrangement is a sham designed to avoid RESPA's prohibition on referral fees. No single factor determines whether an arrangement is a sham, but HUD considers whether the new entity

\* Has sufficient initial capital and net worth, typical in the industry, to conduct the settlement service business for which it was created.

\* Has its own employees. Or are any employees "loaned" from one of

the parent providers?

\* Manages its own business affairs. Or is it run, for the parent making the referrals, by an entity that helped create it?

\* Has an office that's separate from that of the parent providers. If not, does it pay a general market value rent for the facilities furnished?

\* Provides substantial services for which it receives a fee. Does it incur the risks and receive the rewards of comparable enterprises in the market?

\* Performs substantial services. Or does it contract out work? If so, how much is contracted out?

\* Contracts out some of its essential functions to an independent third party. Or are the services contracted to a parent, affiliated provider, or entity that helped create the entity? If functions are contracted to an interested party, does that party provide functions of value to the settlement process?

\* Pays a party to which it contracts work an amount that bears a reasonable relationship to the value of the services or goods received. Or does the other party provide services or goods at a charge such that the new entity is receiving a "thing of value" for referring settlement service business to the party performing the service?

\* Actively competes in the market for business. Does it try to get business from settlement service providers other than the one that created it?

\* Sends business exclusively to one of the settlement service providers that created it. Or does it send business to a number of entities?

11/3,K/3 (Item 3 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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04621003 SUPPLIER NUMBER: 18718490 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Government contract resources: affordable and now easy to get.**

Kassel, Amelia

Searcher, v4, n8, p32(5)

Sep, 1996

ISSN: 1070-4795

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 4012

LINE COUNT: 00333

... all levels -- federal, state, and local. These various companies and organizations offer an array of **services** to help small- and medium-sized companies compete in the federal government contract procurement arena, too.

A Premier Bid **Service** Company

BidNet, a 10-year-old company located in Albany, New York, gathers more than...

...month from more than 3,000 state and local government agencies. Their collection includes bid **requests** from **lesser** known agencies most companies have never heard of. They encompass housing authorities, colleges, school districts...

...centralized.... But, state and local information is decentralized and to get the information needed by **contractors** who **work** both locally or nationwide, takes much more effort." Ansell also asserts that those responsible for getting government business "just don't have time to search for bid opportunities."

One **service** offered by BidNet is the Bid Alert, which, to my mind, serves as contains only **select**, essential information taken from the description of government contracts. It identifies the quantity required, delivery...

...at "MBE or WBE (minority or women based enterprises)." Bid Alerts are based on predetermined **customer** profiles.

BidNet does all the research for you and **clients** pay an annual fee ranging from \$ 150 to \$ 1,700, depending on geographic scope and needs. Although many large companies use this customized **service**, BidNet's low annual fees enable even small- and medium-sized companies to enter the competition for government contracts. Ansell says, "Internet did us a big favor because now so many agencies are making bids and notices available there."

He further claims that:

"Although the Net means more accessibility for more people, most of our clients are national companies who want opportunities from all over. Although the Internet offers one potentially good solution, it is often still difficult to use and requires going from one site to the next. With bulletin boards they are usually very easy and fast to use but do require direct dial to each one."

Ansell explains that the procedures involved in tracking these opportunities could equal a full-time job at \$30,000 to \$40,

**11/3,K/4 (Item 4 from file: 47)**

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04559842 SUPPLIER NUMBER: 18493595

**Lowdown on lead. (avoiding lead poisoning of children, and general child safety: includes additional tips on child safety aids and organizations) (Parenting Guide)**

Lamb, Yanick Rice

Essence, v27, n4, p104(1)

August, 1996

ISSN: 0014-0880

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 416

LINE COUNT: 00035

... connects them; in old toys and furniture; and even on the clothing of those whose **work** brings them into contact with lead (some construction workers, for example). The frightening thing is...

...or for preparing infant formula and beverages; lead is more concentrated in hot water. \* Water **filters** don't always help; run cold water at least 15 to 30 seconds before drinking...

...Prepare balanced meals high in iron and calcium so that children's bodies will absorb **less lead**. \* Keep windowsills, frames and other surfaces clean to reduce likelihood of lead buildup. \* Give pacifiers...  
...playthings regular baths. \* Alert your landlord about peeling or chipping paint; if you're a **homeowner** with verified lead hazards, hire a certified lead-abatement **contractor** to fix things. Do not take matters into your own hands. Call (800) 424-LEAD for more information.

**11/3,K/5 (Item 5 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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04528694 SUPPLIER NUMBER: 18415024

(USE FORMAT 7 OR 9 FOR FULL TEXT)

**The no-nonsense guide to Internet providers. (includes related articles on national providers, understanding online jargon, using online services as ISPs) (Buyers Guide)**

Li-Ron, Yael

PC World, v14, n7, p113(8)

July, 1996

DOCUMENT TYPE: Buyers Guide ISSN: 0737-8939 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4659 LINE COUNT: 00344

ABSTRACT: A guide to Internet **service providers** (ISPs) is presented. Users seeking to connect to the Internet begin with a computer, a...

...software. The type of access provider chosen will depend on the user's needs. Online **services** such as America Online are best for meeting people because they have good chat facilities, forums and E-mail; this value-added content costs considerably more than **service** from 'pure' ISPs, who usually have flat or low hourly rates. Thousands of ISPs operate nationally, regionally and locally. Potential **customers** should ask for a dial-up account, a flat-rate plan and a local phone...  
...offer support for personal Web pages and virtual domains and should let users mix and **match** their own connection software, such as E-mail **clients** and Web browsers.

TEXT:

...out. We've done the legwork for you, and we've come up with a **few** surefire **recommendations**. We evaluated the services of hundreds of providers, large and small, and established some baselines for services, pricing, and availability. We also signed up with some of the top national providers and tested their service. Somewhere along the T1 lines and SLIP connections, we came up with a few guidelines on where to look, what to look for, what questions to ask, how to survive the jargon, and how to avoid road hazards.

... to have one nowadays. Then make sure your ISP offers some form of personal page **service**, whether for additional fees or as part of the account--preferably the latter. If you...

...looks something like yourname@the--isp's--name.com. If you're a small-business **owner**, you may want to replace the domain name (the part after the @ sign) with the...

...as long as you hold on to that domain name.

Get the Best Software

Your **service provider** should outfit you with all the software you need to get and **work** online. In addition to the driver/protocol software (Winsock, TCP/IP), you need the following...

...Communications.)

Don't sign up with any ISP that doesn't let you mix and **match** software at will. If you're forced to use the provider's own tools, get another ISP.

Mail client. In computerspeak, a client is an application that communicates with a corresponding program on the server side. Your e-mail resides on the ISP's server, and you read and write it with a client. The most popular one is Eudora. If you don't like the mail client your provider gives you, take our advice and download Eudora Lite from PC World Online's site and see if you like it better. It's free. If you're using Windows 95, you can configure Exchange to handle your mail.

No matter how reputable your provider is, your e-mail may be read by less-than-scrupulous employees. Even if you erase your incoming mail immediately upon receipt (which is an option you can set in Eudora Lite), it may have already been backed up to tape as part of a regularly scheduled server backup, and anybody can read it if they put their criminal mind to

it. To secure your e-mail, you might want to consider using the modestly named Pretty Good Privacy, an e-mail encryption program. You can find out more about the much-acclaimed PGP on the Massachusetts Institute of Technology's Web site (<http://web.mit.edu/network/pgp.html>). While you are there, you can download this powerful program, which is free for noncommercial use.

Newsreader. Usenet newsgroups require special software; an e-mail client won't do. Ideally, your newsreader would be an offline reader that retrieves newsgroups messages (called articles) and then disconnects, letting

**11/3,K/6 (Item 6 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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04467874 SUPPLIER NUMBER: 18117552 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**What's your line? (Internet providers)(Special Bonus Issue: Technology)**

Edelman, Vladimir

Inc., v18, n4, p78(2)

March 19, 1996

ISSN: 0162-8968

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1390 LINE COUNT: 00106

... help you set up or maintain a Web page? Not all providers offer Web-related **services** (design and support, for example), but the majority supply "hosting capability"; that is, they maintain **customers** ' Web pages on their computer systems. Maintenance can include anything from providing space for a...

...provider, the more assistance a user can expect. Many larger ISPs have in-house ancillary **services**, like Web design, content development, and technical support. Their design and development **services** range from providing a template of a generic page for **customers** to fill ...you go to find it? Given the current Net mania, finding an ISP in your **area** shouldn't be a **problem**. Your local newspaper has probably run a roundup of regional providers in the past several...

...store are a great source for names; and even the Yellow Pages likely contain a **few leads**.

If you want a complete list of ISPs, you'll have to go to the...

...good resource is <http://www.clarinet.com/iap/iapcode.htm>. The site lists ISPs by **area** code and provides contact information and some prices. Another good place to start is <http://www.commerce.net:80/directories/products/isp>, which breaks down Internet **service providers** by geographic **area** and has links to their sites. A third is <http://www.thelist.com>. This site...

...the better equipped you'll be to select from your list the ISP that will **work** best for you.

Vladimir Edelman ([vladimir\\_edelman@incmag.com](mailto:vladimir_edelman@incmag.com)) is an editor for Inc. Online.

**11/3,K/7 (Item 7 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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04411811 SUPPLIER NUMBER: 17972038 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Ovid online puts on a graphical (inter)face. (Ovid Technologies; includes**

**related article)**

Jacco, Peter

Online, v20, n1, p40(7)

Jan-Feb, 1996

ISSN: 0146-5422

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4676

LINE COUNT: 00379

... and word indexing. The former preserves the original context but assumes that users know at **least** the **lead** term (Is it Pacific Hawaii University or Hawaii Pacific University?). The latter works for those who know a word or two from the compound term. However, the index does not show the full entry, but only the individual words, i.e., it loses the context. Permuted indexes have an entry under every component word of a compound term, except for stopwords (Figure 3).

I wish Ovid would implement this type of indexing in all its databases, and would extend it to fields other than the descriptor field. It can be very effective for such fields as author affiliation, journal name, sponsoring agency, publisher, etc. These indexes can be looked up using the ROOT and PTX commands (where applicable), or through pull-down menus. These commands were also available in BRS, but in Ovid you must use one or more field tags, i.e., root online.jn,co,de.

No search software handles thesauri, classification schedules, and descriptor trees with as much aplomb as Ovid. Beyond the awesome handling of MeSH in MEDLINE and related files, the easily collapsible and expandable PsycLIT and COMPENDEX classification schedules, the EMtree of EMBASE, and the ABI/Inform thesaurus in Ovid (Figure 4) serve as exemplary models for other online and CD-ROM software developers.

These examples will make users eager for Ovid to implement the superb print thesauri of INSPEC, Sociological Abstracts, and the controlled vocabulary used by the nine Wilson databases on Ovid. The extremely subdivided Wilson vocabulary could especially benefit from the elegant handling of subheadings by Ovid that could take care of nine flies with one swat. The explosion of subordinated terms, display of thesaurus terms, trees, scope notes, and valid subheading lists would be accessible - if implemented - both through menus and the appropriate commands (EXP, THES, TREE, SCOPE, and SH - followed by the term).

**SEARCHING**

In command mode, Ovid offers all the essential search features for typical bibliographic databases: controlled and unlimited truncation, masking (though only controlled), single and multiple field qualification, Boolean operation, and word adjacency operations. Multiple field qualification and the Boolean NOT are not available from the pull-down menus. Also, considering the emphasis on medical, biological, and chemical databases' left-hand truncation, automatic inclusion of British and American spelling variants would be welcome, and not only by ex-BRS users.

The much-coveted CCML full-text database, Harvard Business Review Online, and the databases that have long substantial abstracts (such as BIOSIS, RGA, MEDLINE, and EMBASE) would benefit from sentence proximity and positional operators. Ovid recommends the ADJ30 for same paragraph proximity (the old BRS SAME operator), and ADJ10 for same sentence operation (WITH in BRS). This is often good enough, but not always. While ADJ in itself specifies word order, i.e., state ADJ police will - correctly - not retrieve "police state," ADJ can be used with a parameter in which the order of words is undefined, i.e., home ADJ2 nursing meant to retrieve "home nursing" and "home care and nursing" would also retrieve "nursing home." In short, the equivalent of the Wn operator of DIALOG would be useful. With other full-text databases in the making, Ovid should consider implementing these additional search features.

The currently available, full-text megadatabase, the Comprehensive Core Medical Library (CCML) is a mouth-watering collection of medical journals and yearbooks that have the highest impact factors (New England

Journal of Medicine, Lancet, British Medical Journal, etc.). Many go back to the early and mid-1980s. Full text is just what the name says. Charts, figures, tables, photos, and x-rays are not included, but their captions are, and they are fully searchable. The links to CCML also allow the powerful combination of searching the high-quality descriptors of abstracting/indexing databases and then jumping to the full CCML record by the press of a key.

When the full records also include the illustrations (as in the Ovid CD-ROM demonstration version of the New England Journal of Medicine), Ovid will provide one-stop shopping and instant gratification for many ...of the search strategy along with the results. Less usual is the set of download **service** alternatives that include email, FTP, or kermi options to send the results to the address...

...can be sorted. Sorting is not possible in command mode.

#### CONCLUSIONS

The Ovid Online graphical **client** features a deluxe choice of databases and outstanding Windows software that bring the best out...

...the lack of explicit positional and more sophisticated proximity operators and the confusing highlighting of " **matching** " terms), but these can be corrected.

Some databases (INSPEC, sociofile, Books in Print) have not...  
...and DIALINDEX of DIALOG), and advanced commands such as the RANK command on DIALOG.

Online **service providers** may have dismissed the wizardry of Ovid with the thought that these things can't...

...capabilities, but also in market competition. As of this writing Ovid is the only online **service** that offers CINAHL, the popular database for nursing and allied health literature. Ovid was also...

...entrance of traditional CD-ROM publishers who bring many innovations in software functionality, database choices, **service** rates, and **customer** liaison. Stalwart online **services** should take notice and gear up their development efforts if they want to catch up with Ovid in some areas and keep their **customers**. Ovid started in the online business by buying an ailing online **service**. It seems it may also be capable of making other online **services** ailing.

#### ACKNOWLEDGMENTS

I appreciate the opportunity to have had unlimited access to the client/server version of the Ovid software at its alpha and beta testing phases. It was like popping in the bride-room while she dresses, does the

11/3,K/8 (Item 8 from file: 47)  
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04286943 SUPPLIER NUMBER: 16776815 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The myth of the specialized military contractor.**  
Kelley, Maryellen R.; Watkins, Todd A.  
Technology Review, v98, n3, p52(7)  
April, 1995  
ISSN: 0040-1692 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3067 LINE COUNT: 00259

... and computerized vibration-control equipment, uses a single division and the same engineering group to **work** on the Boeing 737, 757, and 767 aircraft as well as the Black Hawk helicopter...



...of the wing for the Gulfstream V corporate jet occurs in the same facility as **work** on the C-17 military transport.

Our visits to smaller subsystem and component manufacturers also...

...also latch bay doors in position on NASA's space shuttle. The company's major **customers** include AlliedSignal, Boeing, General Electric, Goodyear Aerospace, McDonnell Douglas, Scientific Atlanta, and Westinghouse.

According to...

...its military business from exceeding 20 percent of annual revenues since it began doing defense **work** in 1981.

A division of Valcor Engineering, Electroid has been in business for 35 years...

...a product for an industrial robot. Engineers, too, design products for both commercial and military **customers**. The only feature unique to military goods identifies all production for the stringent "nuclear, aerospace, and military" sector: NAM **work** is placed in blue plastic tote bins while pieces for non-NAM **customers** go in tan-colored bins. This color coding alerts employees to follow specific written instructions...

...as well as designs, materials, and tolerances must be checked at each stage for NAM **customers**, whether civilian or military.

Tecknit, another small company that supplies military **contractors**, makes an array of products for shielding electrical equipment from electromagnetic-radiation interference. These products include conductive elastic polymers (similar to rubber), adhesives, paints, and greases, as well as shielding **screens**, coated windows, and air-vent panels. At the height of the 1980s defense buildup, the...

...sales, but this share shrank to 50 percent by 1993.

Focusing on a core technical **area** enables the company to serve a wide variety of **customers**: its largest include major defense **contractors** such as Westinghouse, Rockwell, Raytheon, Boeing, Hughes, and Martin Marietta, as well as AT&T...

...DEC, Dell, and IBM. Production is low-volume and labor-intensive - much of the assembly **work** is still done by hand. At this Company no special labeling distinguishes defense products from...

...plant we visited, which employs fewer than 100 people, the company does not distinguish its **work** for the Navy in any way, including during testing and inspection - the military simply places...

...it wants Delroyd to build. In the past, orders for replacement parts usually had to **match** the specifications on the original order, meaning that the Navy sometimes bought gears made with...

...Defense Contracting

Overall we saw little evidence that manufacturers in the MDG sector see defense **work** as a contaminating drag on their civilian **work**. Indeed, we found that firms in the defense contracting network are actually better prepared than...

...That's because support for interfirm learning is particularly strong among companies that do defense **work**. More than 60 percent of the defense contractors in our survey provided technical assistance to...

...manager attested that because companies often have access to advanced technology, "being involved in defense **work** ... keeps your engineers sharp."

East Asian industrial policy. In the wake of the Cold War, the United States actually possesses most of the critical ingredients for pursuing these best practices. All that remains is to shed our ill-informed fears that U.S. defense contractors are so isolated from market forces that they are not up to the job, and forgo our ideological opposition to the idea of government and business actively working together to strengthen the commercial industrial base.

MAR YELLEN R. KELLEY, an associate professor of management and public policy at Carnegie Mellon University, is a visiting associate professor in MIT's Political Science Department and its Industrial Performance Center during the 1994-5 academic year. TODD A. WATKINS is an instructor in the College of Business and Economics at Lehigh University.

**11/3,K/9 (Item 9 from file: 47)**

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04221239 SUPPLIER NUMBER: 16791377 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Clean driving: a green dream? (Greenwatch)**  
Bequette, France  
UNESCO Courier, p41(3)  
Feb, 1995  
ISSN: 0041-5278 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1584 LINE COUNT: 00125

... enticing. But the main unknown is how this innovative fuel will be received by the **consumer**. As far as alcohol fuels are concerned, methanol and ethanol are expensive to produce. They...

...much carbon dioxide per unit of energy as the emission level from petrol. The same **problem** arises with electric cars. Although some car makers believe that electric cars will become increasingly...

...near roads comes from the engines, transmissions, tyres, horns and the road surface. Public-works **contractors** are trying to improve the latter. A French company has developed a system that makes...

...coated in asphalt in such a way as to reduce density. The result not only **leads** to **less** noise but also enables rain to drain away more quickly, making the road less slippery.

**OTHER KINDS OF POLLUTION**

Indispensable though they are, roads are the cause of several kinds of pollution. They contaminate water by soil erosion, which may generate between 1,000 and 10,000 tons of suspended matter per kilometre both during construction and resurfacing. Chronic pollution is caused by wear and tear on surfacing, tyres, corrosion of protection guards, road signs and reinforced concrete, not to mention leaded fuel that spews heavy metals into the air that are then ingested by plants and mushrooms growing nearby. In

**11/3,K/10 (Item 10 from file: 47)**

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04042497 SUPPLIER NUMBER: 14741868 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**How to balance the budget by reducing spending.**  
Niskanen, William; Moore, Stephen  
USA Today (Magazine), v122, n2584, p46(6)  
Jan, 1994

ISSN: 0161-7389

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 6625

LINE COUNT: 00527

... groups, such as the Congressional Budget Office (CBO) and the General Accounting Office (GAO). Each **recommendation** would save at **least** \$1,000,000,000 by 1998.

1. End additional financial support for the International Monetary Fund and the World Bank. After tens of billions of dollars of U.S. investment in those multilateral organizations, there is no evidence that they have had any success in promoting growth in the countries they supposedly are assisting through their lending programs.

2. End foreign aid to Israel and Egypt, each of which receives more than \$1,000,000,000 in support a year. The US. can and should assist the economies of those countries through free trade arrangements.

3. Eliminate funding of the Agency for International Development and the Export-Import Bank. The major impact of U.S. international aid programs has been to reward wasteful and irresponsible economic policies in less developed countries. AID funds often discourage free enterprise, free markets, and local entrepreneurship, precisely the keys to development. Similarly, a report by the Federal Reserve Bank of Minneapolis concludes that, instead of offsetting other nations' trade distortions, the Export-Import Bank's activities add to them.

4. Cancel the space station. The benefits are not expected to come close to matching its \$10,000,000,000-plus five-year cost.

5. End Bureau of Reclamation water projects. The Bureau was formed in 1902 to promote the economic development of the arid West. That mission has been accomplished--all too often to the detriment of the environment. There are very few free-flowing rivers left in the West, thanks to the Bureau's agricultural irrigation projects.

6. End any net Federal land acquisition. The government owns more than one-quarter of all the land in the nation. Yet, each year, the Forest Service, National Park Service, Bureau of Land Management, and other government agencies spend roughly \$1,000,000,000 buying tens of thousands of additional acres. Massive landholdings by the government are inconsistent with a nation founded on the premises of free enterprise and respect for private property.

7. End all Department of Agriculture (USDA) conservation programs. American farmers are far and away the most productive and enterprising in the world. They do not need the government's encouragement or subsidies to safeguard the value of their most important asset--their land and soil.

8. Terminate all Federal wastewater treatment subsidies. For the past 20 years, the Federal government has provided grants and loans to local governments to build wastewater treatment facilities to comply with Federal clean water statutes. That has had two perverse effects. First, the Congressional Budget Office reports that cities often have delayed building such facilities on their own, because they prefer to wait for Federal support, even while their wastewater is violating clean water standards. Second, the program has shifted the burden of paying for water cleanup for local polluters to Federal taxpayers. Such subsidies thus encourage more pollution, not less.

9. Phase out all agricultural crop subsidies over five years. Most Americans continue to believe the popular folklore that crop subsidies benefit struggling family farmers. In fact, most of the money subsidizes huge million-dollar-plus agribusinesses. The Department of Agriculture concedes that two-thirds of the payments are made to the wealthiest 15% of all farmers. Supports are such a vital element of farmers' incomes today that it has become a truism that many now produce for the government, not the market.

10. End dairy subsidies. Since 1980, these payments--which artificially raise the price of milk, cheese, butter, and other dairy products--have cost consumers an estimated \$40,000,000,000. Meanwhile, the

It is virtually impossible to balance the budget without significantly curtailing spending on entitlement programs that automatically provide cash or benefits to individuals who meet the eligibility criteria. The major categories are retirement benefits, health care, and welfare. In addition to the health care and Social Security reforms already cited, we propose the following spending reductions:

40. Require the states to pay a minimum of 50% of the costs of Food Stamps, Aid to Families with Dependent Children, and Medicaid. Cost-cutting often is discouraged under the current Federal reimbursement scheme, because any welfare or Medicaid expense reductions mean smaller checks from the Federal government. One method of spurring innovation in welfare and government health care insurance is to force all states to pay at least half the cost of the Food Stamps, AFDC, and Medicaid programs, combined with a substantial reduction in Federal mandates to allow state governments increased flexibility to structure the supply of welfare services.

41. End military cost-of-living adjustments for personnel retiring before age 62. Neither Social Security nor most private pension programs offer retirement benefits before 62, yet it is not unusual for military personnel to retire in their 50s. Eliminating such adjustments would save at least \$2,500,000,000 year.

42. End the lump-sum Civil Service Retirement System option and require Federal workers to cover a larger share of the cost of the system. Because many civil servants also are eligible for Social Security, it is not uncommon for a Federal retiree to be receiving pension benefits of \$75,000 per year. The excessive benefits offered under the CSRS program should be curtailed by eliminating the option that allows retirees to withdraw lump-sum payments from CSRS equal to the total of their own contributions to the system, increasing the Federal retirement age from 55 to 65, and applying a means test to those who are eligible for both CSRS and Social Security.

43. Replace Aid to Families with Dependent Children (AFDC), Food Stamps, public housing assistance, the earned income tax credit, and other welfare programs with a cash assistance program requiring work.

44. Eliminate Food Stamps, public housing, and other welfare benefits for all able-bodied

**11/3,K/11 (Item 11 from file: 47)**

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03537595 SUPPLIER NUMBER: 09787035 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Quality and service for internal customers. (includes related articles)**

McDermott, Lynda C.; Emerson, Michael

Training & Development Journal, v45, n1, p61(4)

Jan, 1991

ISSN: 0041-0861

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2444 LINE COUNT: 00206

... basic issues as the following:

- \* having adequate resources available to meet commitments
- \* responding quickly to **requests** for information
- \* having **few** errors in written reports
- \* providing adequately prepared staff members to meet their needs
- \* having a willingness to fix problems when they occur by doing everything that is necessary in order to make things right.

The best way to find out your internal customers' specific expectations is to ask them directly what they think about your services. Discussion groups can provide the information if your base of customers is small. If you serve a lot of internal customers, you may want to try an internal customer satisfaction survey.

**Best practices**

If you have measured the current perceptions of your internal customers, then the actions required for improving the level of satisfaction with your performance may be obvious.

Listed below are some of the "best practices" that are used by some departments to improve their performance and their relationships with internal customers.

- \* Develop an internal customer service vision and strategy to set priorities for providing internal customer service and to define the ideal internal customer service culture.

- \* ...internal customer relations.

- \* Redesign current tracking systems to improve responsiveness, increase accountability, and gather customer **service** information.

- \* Develop performance standards for the level of **service** to be provided to internal **customers** to satisfy their expectations.

- \* Educate internal staff about external **customers** ' demands on internal **customers** .

- \* Review or redesign policies and procedures to ensure that they are for the benefit of the **customer** rather than the **service provider** .

- \* Hold periodic brainstorming sessions with your internal **customers** to identify opportunities for improving **services** to external **customers** .

- \* Allow **selected** employees to swap jobs, providing direct experience on the other side of the internal **customer** interface.

- \* Adapt front-line external **customer service** training programs for use by internal **service** personnel.

- \* Empower your employees to meet expectations by providing them with the tools and resources they need.

**Maintain the gain**

The box, "Principles of Internal Service Change Management," lists the change management principles that should be initiated and monitored by the champions of internal customer service. Ideally, those champions are people at the top of the department or organization who see the value on the bottom line.

Internal customer service must become part of the organization's culture. It must be viewed as a process, not a program. It must have no beginning or end. It should be part of day-to-day organizational practices.

As with any change effort, you must give continual attention to how it becomes woven into the fiber of the organization.

McDermott is president of EquiPro International, 331 Madison Avenue, New York, NY 10017. Emerson is director of corporate development and marketing for Questar Data Systems, 2905 West Service Road Eagan, MN 55121.

11/3,K/12 (Item 12 from file: 47)

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03480141 SUPPLIER NUMBER: 09374816 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Reference service effectiveness. (libraries)**

Whitlatch, Jo Bell

RQ, v30, n2, p205(16)

Winter, 1990

CODEN: RQRQAQ ISSN: 0033-7072 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 5982 LINE COUNT: 00522

... treat people equally, but in fact, they also distinguish in terms of importance of clients' **requests** , or as is **less** likely to be admitted freely, by librarians' view of the clients themselves. [15] Thus, clients associate service products with uncertainty and risk.

Another important difference between service and manufacturing organizations is the nature of the product. Manufacturing products are tangible physical objects whereas service products tend to be intangible. [16] Intangible service products provide clients with few objective reference points to use in evaluating services consumed.

A distinctive feature of human encounters in service organizations is the purposive, task-oriented nature of the interaction. In service organizations, the combination of intangible products and high-task uncertainty may make evaluation of effectiveness particularly difficult. Task uncertainty occurs when there is ...intermediary is involved in the provision of service.

Interpersonal skills appear very important in determining **service** effectiveness. User reports of informing the librarian if the question has been answered is the only variable in the regression analyses which significantly explained variation in all three **service** outcomes. Analysis of failures also supports the importance of feedback in improving **service** effectiveness.

Results related to **service** orientation suggest that in the reference setting, customer and staff perspectives are very different. Librarian enthusiastic **service** orientation as reported by users is strongly associated with the two user **service** outcome measures, but not significantly associated with the librarian outcome measure.

Constraints related to organizational resources and **customer** resources are quite influential in determining **service** effectiveness. Results of this study indicate that reference desk users expect to be provided with...

...advising attitudes toward the importance of advising users of all feasible alternative solutions and user **service** value and user success, indicate that librarians with this philosophy do not produce **service** of most value to users, nor does this philosophy appear to facilitate user success in locating needed information. **Service** providers need to structure **service** carefully so that **clients** as well as staff can make most effective use of available time.

Generally, shorter lengths of time were significantly associated with more valued **service** outcomes. This finding appears to contradict common knowledge in the profession that **service** would be better and more extensive if only there were less demand for the **service**. The effects of **service** demand upon reference encounters may not influence individual interactions. Rather the effect of **service** demand upon encounters may be global effects upon all interactions. One user commented, "I could...

...effects of working continuously in a situation where workflow uncertainty is always high for both **service providers** and **clients** may condition both librarians and users to provide and expect short interaction times. The global effects of **service** demand and the conditions of workflow uncertainty may be perceived as a consistent and stable effect under which reference desk **service** will always operate.

These study results have several important implications for reference practice. To the extent possible, **service** desks and referral systems need to be structured to enhance the value of each librarian's expertise. ...in different disciplines. More formal referral systems should be implemented as part of reference desk **service**. Reference desk staffs should develop and update an inhouse database of expert sources for use...

...and development of staff in eliciting feedback from users would definitely result in improved reference **service**. Librarians should consider how well and how often they ask users whether their questions were ...

Univ., Tempe, 1985).

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[14] Julius A. Roth, "Some Contingencies of the Moral Evaluation and Control of Clientele: The Case of the Hospital Emergency Service," *American Journal of Sociology* 77:839-56 (1972).

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[16] Peter K. Mills and Dennis J. Moberg, "Perspectives on the Technology of Service Operations," *Academy of Management Review* 7:467-78 (1982).

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11/3,K/13 (Item 13 from file: 47)  
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03380146 SUPPLIER NUMBER: 08007352 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Face to face with your mainframe. (Mitem View challenges Apple's MacWorkStation) (software for adding a Macintosh interface to a mainframe application)**

Meyer, Bill

MacUser, v6, n2, p276(5)

Feb, 1990

ISSN: 0884-0997

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2702

LINE COUNT: 00216

... on the Mac in an MPW (Macintosh Programmer's Workshop) language or equivalent.

4. Any **customer** user-interface resources your application may need, such as dialog boxes. APDA sells two utilities that simplify the **task** of creating these resources: Dialog **Builder**, for constructing dialog boxes, and Event Handler, for rapid interface prototyping. They cost \$25 each...

...sends it, and responds by displaying the appropriate user-interface

elements on the Mac's **screen** .

You, as the MacWorkStation programmer, are responsible for creating the first four items, which together comprise a MacWorkStation document. This document appears as an icon on your desktop. When you double-click on the icon, MacWorkStation launches and executes your document's CCL script to access the host. If the log-on is successful, the host application starts up and the message-passing sequence begins (see Figure 1).

With MacWorkStation, Apple has gone to great lengths to streamline the code required to access the Toolbox routines that are the heart and soul of the Mac interface. The MacWorkStation server -- the kernel that runs on the Mac -- contains a set of Directors that lets the host programmer invoke one or more Toolbox routines with a single compact text string. Using Directors helps reduce the learning curve for developers new to the Mac programming environment.

#### MacWorkStation in Action

Let's look at how you would replace a command-line prompt for Username and Password on an existing mainframe application with a Mac dialog box containing text fields and buttons (see Figure 2). The host application's source code is revised to issue MacWorkStation Director commands to create the dialog box. When the user fills in the text fields and clicks on the OK button, the Username and Password are retrieved by the host application and control returns to the host application.

For a host application to appear truly Mac-like, however, users must be able to choose their next action -- whether ...are limited to the functionality provided by HyperCard and HyperCard add-ons.

MitemView unquestionably requires **less** development time. The **lead** time for an experienced programmer to become comfortable with MacWorkStation is on the order of a month. Using MitemView, on the other hand, I was able to get a prototype running after one day of study. In a little more than a week, I constructed a fully functional MitemView front end for VMS Mail on a VAX host.

MitemView is more expensive than MacWorkStation, but that is partially offset by the increased cost of a longer MacWorkStation development cycle. MacWorkStation costs \$100 for a single development license, \$2,500 for a site development license, and \$5,000 for a commercial license. MitemView has a more complex pricing structure, which depends both on the number of developers and on the number of end users. A single-developer license costs \$995; a site license, \$10,000; and a corporate license, \$25,000. In addition, run-time licenses cost anywhere from \$100 to \$200 each, depending on the quantity purchased. Run-time licenses that work with only a single MitemView application cost less, from \$10 to \$50 per copy, again based on quantity. Some university discounting is available.

MitemView comes with better documentation, and in my experience, MITEM provided much better support than Apple did. On the other hand, MITEM is a new company. If your application has a long life expectancy, you can be virtually assured that Apple will be around for a while; MITEM's future is not as certain.

In deciding which program is best for you, first decide on what kind of application to build and how much effort you are willing to put into the project. For a quick HyperCard front end to a mainframe application, pick MitemView. For a full-fledged host-based Mac application, go with MacWorkStation.

Bill Meyer has more than 11 years of experience providing technical and computer services in seagoing environments. He is now the Chief Seagoing System Manager for the Ocean Drilling Program at Texas A&M University.



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03007696 SUPPLIER NUMBER: 06164811 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Attributes of sound banking as perceived by small businesses: results of a survey.**

Zaman, M. Raquibuz; Unsal, Fahri; Schlesinger, Warren D.  
Journal of Small Business Management, v25, n4, p47(7)  
Oct, 1987

CODEN: JSBMA ISSN: 0047-2778 LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 2490 LINE COUNT: 00191

... years, and about 75 percent were male.

Approximately 32 percent of the respondents were professional **service providers**, 26 percent were in retail trade, 10 percent were in food **services**, 4 percent in manufacturing, and the remaining 28 percent represented all other types of businesses. Roughly 51 percent had annual sales of less than \$500,000, and about 80 percent had annual sales of less than \$2,000,000 (average, \$1,551,000; median, \$500,000). Over 90 percent had fewer than 50 full-time employees (average, 29; median, 8). Over half had been in business for more than 20 years (average, 27 years; median, 20 years). The average number of years the businesses had banked with the same institution was 17, with a median of 15 years.

#### RESULTS

##### Concern About Bank Safety

One indication of emerging panic about the safety of the banking system is likely to be a large-scale switching of accounts from one bank to another. The data in table 1 show that about 29 percent of the businesses in this survey had maintained accounts with their current main bank for one to five years, a result which corresponds with that for firms in operation for between one ...table 5). Adding the three least important factors (columns 7 and 8) shows that the **recommendation** of lawyers was the **least** important factor in selecting a bank-- 62.5 percent of the firms thought so. Accountants, too, were of little importance (50.3

11/3,K/15 (Item 15 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
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02874803 SUPPLIER NUMBER: 04518047 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Pouring lead from the tap. (excess lead levels in tap water)**

Wellborn, Stanley N.  
U.S. News & World Report, v101, p70(2)  
Nov 24, 1986

CODEN: XNWRA ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 1137 LINE COUNT: 00087

... trade group of some 3,100 public and private water suppliers, "if a water-quality **problem** emerges, the utility has an obligation to correct it no matter what the cost." Water...

...gradually replacing lead pipes in their systems and must begin testing home tap water for **lead** content, which very **few** now do.

In the meantime, they suggest that **homeowners** exercise care. In building or remodeling, ask the **plumber** to use lead-free solder, which costs only a few dollars more. For about \$40...

...the majority of which is spot-checked for lead content by the bottler.

Activated charcoal **filters** may improve taste and remove odors but can't remove lead or other heavy metals.

Common-sense precautions

"The best of level of lead a person can ingest is zero," says Eugene Rosov, president of WaterTest Corporation, a water-quality lab in Manchester, N.H. "Until we get to that point, homeowners will have to take some common-sense precautions." That's good advice. A 1982 General Accounting Office report on enforcement of the federal Safe Drinking Water Act found "thousands of violations each year" of water-

**11/3,K/16 (Item 16 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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02658107 SUPPLIER NUMBER: 03579386 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**State labor legislation enacted in 1984.**

Nelson, Richard R.

Monthly Labor Review, v108, p27(16)

Jan, 1985

CODEN: MLARA

ISSN: 0098-1818

LANGUAGE: ENGLISH

RECORD TYPE:

FULLTEXT

WORD COUNT: 17156 LINE COUNT: 01439

... The Kentucky wage payment law was amended to prohibit wage deductions for cash shortages, breakages, **customer** credit defaults or bad checks, and fines, while courts in Alabama may now order restitution...

...on public construction projects be at least as high as the prevailing wages in the **area** for similar **work**. In Illinois, the State Supreme Court upheld the constitutionality of that State's law, including its exclusive use of rates paid on public construction projects in determining prevailing rates.

Laws pertaining to the use of wage garnishment or assignment to require support of an employee's dependents were enacted in 15 States. Many of these laws set or revised limits on the amount of earnings subject to garnishment or assignment. Protection from discharge because of such an action was included in the Alabama, Colorado, Florida, Illinois, and Vermont measures. The Rhode Island law was amended to provide for reciprocity with States having similar laws, and wages of North Carolina State employees may now be assigned to meet child support obligations without the normal restrictions on claims against the State.

The concept of equal pay for jobs of comparable value in State government continued to be an area of controversy and interest. In Iowa, a pay grade system for State employees based on comparable worth was established, and funds were appropriated for salary adjustments and implementation. In Minnesota, where the pay equity principle was previously incorporated into the State pay system, a new law requires every political subdivision to establish equitable compensation relationships among its employees by August 1, 1987. Legislatures in nine other States commissioned studies of pay equity in the public service, with most requiring reports on recommendations and legislative proposals.

Child labor law revisions were enacted in 10 States. Among the more significant measures were a law in Kentucky, where changes included elimination of employment certificate requirements for minors under age 18, a law in Pennsylvania permitting the use of transferable work permits by minors age 16 and older, and a New York law making employers who violate the child labor law subject to a civil penalty in addition to any other penalties imposed. Other laws extended permissible nightwork hours for certain minors in Connecticut and New Jersey and revised restrictions on sales of alcoholic beverages by minors in Ohio and South Carolina. Iowa

Labor relations. The State employment labor relations act was amended to now permit maintenance of membership as well as the previously authorized fair-share agreements, if approved by at least two-thirds of the eligible members in a collective bargaining unit. A maintenance of membership agreement requires those employees whose dues are being deducted at the time an agreement takes effect to continue to have dues deducted for the duration of the agreement.

A joint resolution requests the legislative council to study the mediation-arbitration law for collective bargaining dispute settlement involving municipal employees other than law enforcement and fire fighting personnel. Among the items to be reviewed are the operation of the mediation-arbitration process and the impact of the law on work stoppages. Results of the study and any recommendations are to be reported to the 1985 legislature.

An amendment to the State Employment Relations law authorizes public employees to disclose information on violations of State or Federal law or mismanagement or abuse of authority after the first following internal procedures, and protects those who do so from employer retaliation.

Occupational safety and health. Among amendments to the

**11/3,K/17 (Item 1 from file: 570)**  
DIALOG(R)File 570:Gale Group MARS(R)  
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01582534 Supplier Number: 46861722 (USE FORMAT 7 FOR FULLTEXT)  
**Lazzaro Casts Interactive Net**  
ADWEEK Southwest, p2  
Nov 4, 1996  
ISSN: 0746-892X  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 295

... Texas, company, said last week that it is on course to invest heavily in interactive **work** for the agency's future. He estimates that projected 1997 billings will include nearly \$1 million for interactive marketing assignments, mainly through current **clients** adding Internet and multimedia **work** to Lazzaro's **work orders**.

'In **less** than 30 days of our new push, we already have almost \$100,000 in new...

...employees at the \$5 million shop.

With a recent surge in interactive assignments from JPI **Builders**, Dallas, and the South Padre Island Visitors and Convention Bureau, the agency is now promoting its multimedia capabilities in Internet development, touch- **screen** sales tours, CD-ROM presentations and virtual reality presentations, according to Lazzaro.

'I don't...

...students nationwide. The company last week also launched a World Wide Web site for JPI **Builders**. The venue promotes one of the **client**'s new apartment developments in Dallas.

'If we're going to sell the apartment of...

...in futuristic ways,' said Lazzaro.

The agency hopes to build its interactive division through its **work** in the hotel and tourism arena, where Lazzaro originally worked before starting his own company.

**11/3,K/18 (Item 1 from file: 635)**  
DIALOG(R)File 635:Business Dateline(R)  
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0802640 97-62627

**Louisville market lures volume home builders**

Walfoort, Nina

Courier-Journal Louisville (Louisville, KY, US) pA1

PUBL DATE: 970415

WORD COUNT: 1,302

DATELINE: Louisville, KY, US, South Central

TEXT:

...the Springhurst subdivision it acquired from bankrupt developer HFH Inc.

But most volume builders are **less** willing to accommodate specific **requests** -- built-in bookshelves in the bedroom, for instance, or wide window sills for the African...

...wasn't a whole lot of time to go through that."

Crossmann, the 34th-largest **builder** in the country last year according to **Builder** Magazine, plans to build 124 homes in the Louisville **area** this year and as many as 250 next year. Last year it began building homes...

...the \$200,000-plus range. Its subdivisions include trademark "pocket parks" -- greenery and gazebos on **selected** corners in its subdivisions.

Crossmann, which sells mostly to first-time home buyers, has three "product lines" that **customers** can choose from. The company holds block parties for residents and sponsors seminars on home care. It also offers financial advice to help qualify new **homeowners**.

Dallenbach, the Jefferson County custom builder, concedes that people who transfer may want a more standardized development.

Volume-built subdivisions "have a very sterile look, and that's fine," he said. "There are people who want that, people who are more transient."

LOCAL BUILDERS say they aren't worried that good custom builders will be driven out of business. "I don't think anyone is shaking in their boots," Dallenbach said.

Robert Welch, who builds 25 to 30 houses a year and is chairman of the Home Builders Association of Louisville, said volume builders' biggest advantage is their deep pockets and ability to buy large groups of lots.

Zaring and Lexington-based Ball Homes, with two subdivisions planned in eastern Jefferson County, will "

**11/3,K/19 (Item 2 from file: 635)**  
DIALOG(R)File 635:Business Dateline(R)  
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0694528 96-51828

**Can a new network help Schultz?**

Aichele, Richard O

BUSINESS News New Jersey (New Brunswick, NJ, US), V9 N8 p42

PUBL DATE: 960417

WORD COUNT: 1,027

DATELINE: NJ, US, Middle Atlantic

TEXT:

...for businesses.

Arete's chairman, Michael Caretnay Bailkin, says the group was formed to provide **services** required by clients planning major real estate deals. "We can find the land, get it...

...more information. It refers only to "Arete principals" and "a core of interlocking firms" providing **services**, but mentions no names.

Bailkin notes that Arete International is a Subchapter S corporation, while...

...under which we do business but it is not a legal entity. Depending on a **client**'s needs, it can do business with a core company or Arete," he says.

Bailkin claims that the Arete core team offers **clients** single-source benefits that are not otherwise readily available. "We are all boutique operations and very specialized," he says. Bailkin points out that large brokerage firms provide multiple **services** from within "but some units are very strong and others are weak." Arete, working through...

...but has the organizational depth to pull together a team with top people in each **area**. Arete's competitors also contend that there are advantages to **clients** when true local **service providers** are used. Sitar's approach is to **select** top **area** specialists for each category of a project "rather than just using the one guy you...

...points out that the Arete connection can open doors for the Schultz Organization. "If it **leads** to just a **few** deals a year in New Jersey, they can make a lot of money," she says.

That, however, may be some way off. Less than 10% of Schultz's business is now generated through Arete, according to Jonathan Schultz.

In the past five years, the

**11/3,K/20 (Item 3 from file: 635)**

DIALOG(R)File 635:Business Dateline(R)

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0687709 96-44975

**Contractors voice concerns over lead abatement issues**

Prenon, Mary T

Westchester County Business Journal (Purchase, NY, US), V35 N13 p8

PUBL DATE: 960325

WORD COUNT: 926

DATELINE: Westchester, NY, US, Middle Atlantic

TEXT:

...walls, floors, and toys, making children especially susceptible to lead poisoning.

Last year the department **screened** 35,000 children under the age of 6 for **lead** poisoning. They discovered **less** than 100 cases. "if we do find a child with lead poisoning, we send teams out to that **location**," said George Haloukas, deputy commissioner for environmental health **services**.

County Legislator Katherine Carsky was on hand at the meeting to lend her support to the painters and **contractors**. "I'm concerned about the public health and what we could be doing," she said...  
...in the Bronx said he often leaves the question of lead abatement up to the **customer**. "Basically, they have to decide if its economically feasible," he said.

Eileen Franko, a research scientist with the State Health Department, said part of the **problem** is a lack of a statewide training and certification process for lead consultants. "My biggest...

...enclosure, encapsulation and paint removal.

\* Replacement: This is the safest method, since it causes the **least** amount of **lead** paint dust and is a permanent solution. Contractors simply remove windows, doors, frames, or other components containing lead paints.

\* Enclosure: With this method, baseboard or trim is removed and surfaces are completely covered by a gypsum wallboard, wood paneling, or another durable material. However, enclosure is not a permanent solution.

\* Encapsulation: In this process, the affected areas are coated with an elastic coating, sealing the surface with a strong, durable material. Again, this is not a permanent solution.

\* Paint Removal: While this provides a permanent solution, it can result in chemical exposure. It involves wet-scraping, chemical paint removers or solvents, or an electric heat gun.

Sanding and scraping are not recommended.

"And of course, anyone involved in lead abatement should remember to use a protective mask, shoes, gloves and clothing," said Franko.

Other state Health Department recommendations include enclosing the work area with heavy plastic sheeting, washing work clothes separately, avoiding eating or drinking while removing paint, and keeping children away from the work area.

Franko also suggested painting contractors purchase a high efficiency particulate air (HEPA) vacuum cleaner, which can cost an average of \$5,000. Regular household or shop vacuums are not effective in removing lead dust because they blow the dust out through their exhausts, spreading it around the home. "While children have a greater chance of contracting lead poisoning, adults are not immune," said Franko.

In most cases, lead poisoning is caused by inhalation of paint dust or ingestion of paint chips.

Health effects of lead poisoning include headache, nausea, anemia, insomnia, kidney damage, and reproductive disorders. The Center for Disease Control has set an acceptable blood lead level of 10, while New York state has a level of 20.

A new Environmental Protection Agency disclosure law in effect this

year requires owners of houses and apartments built before 1978 to tell prospective buyers whether the structures contain lead-based paints.

In the meantime, local painters and contractors fear that the cost of lead abatement will make a simple paint job too expensive for their customers, and ultimately lead to a decline in business. "Our goal is to keep working," said Orlandi. "Right now, I do the best I can."

**11/3,K/21 (Item 4 from file: 635)**  
DIALOG(R)File 635:Business Dateline(R)  
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0683750 96-40980

**NetStar develops a potential winner**

Youngblood, Dick

Star Tribune-Minneapolis (Minneapolis, MN, US) pD2

PUBL DATE: 960219

WORD COUNT: 881

DATELINE: Eden Prairie, MN, US, Midwest

TEXT:

...then.

At the time, the Internet was largely a scientific and academic byway, the local **area** networks were running at maybe 10 percent of the capacity of today's LANs, and the wide **area** networks were even slower.

Consequently, some of this town's most perspicacious venture capitalists turned...

...would allow it to use the GigaRouter as the primary router for its commercial Internet **service**, which links hundreds of regional Internet providers. MCI will begin testing the modified product early...

...interest is expected to attract the attention of other telecommunications companies that link regional Internet **service providers**.

\* Thanks primarily to the Internet potential, securities analysts are projecting that NetStar's 1996 revenues...

...7 a share last September to a close of \$21 on Friday.

Despite the "buy" **recommendations** of at **least** two analysts, however, the cynic might argue that Wall Street is suffering from Internet fever...

...GigaRouter obsolete. Moreover, NetStar has competitors with deep pockets that undoubtedly are working hard to **match** GigaRouter's performance.

There's little argument, however, that NetStar has come up with a...

...availability of sufficient capacity.

In addition, there are legions of supercomputer users that are potential **customers**. For example, MCI paid \$750,000 last year for eight NetStar systems to be used in a National Science Foundation network connecting research centers coast to coast.

GigaRouters also have been sold to Ford and Chrysler for use with their design supercomputers. And Digital Domain, the Hollywood design firm that created the special effects for Apollo 13, True Lies and Terminator 2 is using the router to allow designers working on different networks to collaborate simultaneously.

Put it all together and you've got a potential market that International Data Corp., the prominent computer industry research firm, projects will jump from \$100 million in 1996 to \$600 million in 1999.

11/3,K/22 (Item 5 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
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0381629 93-32651

**From Al White's Whitehills to Woodard's west side**

Pepperl, Jo-Ann Cipriano

Greater Lansing Business Monthly (Lansing, MI, US) s1 p22

PUBL DATE: 930300

WORD COUNT: 1,142

DATELINE: Lansing, MI, US

TEXT:

Two of the premier homebuilders in the Lansing **area** have achieved such success--and, yes, fame--that they've decided to focus their efforts ...

...been in the business for over 45 years, is now so well known for quality **work** that he no longer solicits business. His company, Albert A. White **Builders**, responsible for the Whitehills developments in East Lansing, works on only a **small number** of personal **requests** these days. However, Whitehills Development Corporation, also owned by White, is very active in the...  
...guide them on an individual basis. There's no formula and no pressure. If the **customer** doesn't have a **builder** already **selected**, we'll give out a list of names, taking their needs into account. We'll...

...bids."

Is most likely harder these days to get a bid from Albert A. White **Builders** than it was years ago. Back then, Al and brother, George, purchased farm acreage in Meridian Township. No one thought the property was worth much--who wanted to live so far from town?

It wasn't long, though, before the Whites' dream of an upscale residential neighborhood became a reality. Building began in Old Whitehills, south of Saginaw Road, in 1947 and continued right through the early '80s. Whitehills Estates one through 13, between Abbott and Hagadorn, Saginaw and Lake Lansing, quickly rose as well, with hundreds of families purchasing lots and building exceptional dream homes, many handled by Al White personally.

In the 1950s, White began to accumulate some 425 acres of farms and forests which now are being turned into another truly magnificent White creation--Whitehills Lakes and Whitehills Woods. "We have a lot to offer--lakes, woods, and a unique, peaceful setting," Stoll pointed out. "Mr. White personally approves plans for each house to balance the individual needs of our customers with the well-being of the community."



Most homes in the development average about 4,000 square feet, with all of the latest features. "The end is toward first-floor master bedrooms, first-floor laundry rooms, great rooms with vaulted ceilings, bigger kitchens, bigger bathrooms, bigger closets, and more of everything," Stoll said.

Stoll admits the homes aren't for everybody. "We definitely push the upper limit in terms of square feet and quality," he said. "Though we have customers home all professions and all walks of life, most are not first-time home buyers. Most have a handle on their financing and have already developed relationships with a bank or banks."

While Stoll thoroughly enjoys being associated with the "Cadillac of new home construction," he does worry about the future for builders in general. "We've had a tremendous amount of success with our developments," he said, "but the government has put an enormous tax burden on developers today. The costs keep going up, but not the profits. Eventually, there will be a housing shortage for new homes and not just upscale new homes. The risk associated with development is not commensurate with the profit."

In the meantime, though, the Whitehills name will continue to stand for quality, top-of-the-line homes.

What Al White has done with the east side of town, Bob Woodard is doing with the west side. Owner of Woodard Builders, he's personally worked on over 200 homes, most of them in such subdivisions as Snowridge, Wind Charm, Verndale Lakes, Saratoga Farms, Cambridge Manor, and Wal-Mar Estates. "One year, we built approximately 60 homes and 150 apartment buildings," he noted.

Woodard began his career as an apprentice for a Lansing-area commercial builder in the late 1960s, completing a four-year program offered through Lansing Community College. During that time, he was bombarded with requests. "With this kind of background, people were always contacting me to do projects on the side," he recalled. "Eventually, a friend and I were doing so many side jobs, it looked like we could make a living at it."

Thus, the company of Rozen and Woodard, Inc. was born in 1972. During the nine years they were together, they built homes from Williamston to St. Johns, Mason to Grand Ledge, and ran a real estate company as well. In 1981, the company was purchased by James Fox and Associates. Woodard worked with the new company for about a year, then decided to strike out on his own.

This time, though, he wanted to take things a bit slower. "With all the homes I'd built and experience I had, I guess I climbed to the top of the mountain," he said, "but I was getting away from the people part of the business, which is what I really like. I don't like the paperwork aspect. So now, I work on only about nine to 10 homes a year."

This smaller load enables him to visit each work site every day. "The customers really appreciate this personal service," he explained. "They're not dealing with Joe the supervisor, there dealing with me. We spend a lot of time on the details--custom wine racks, built-in entertainment centers, and so on. I also take some things for granted that my customers really appreciate, such as using only the highest quality mechanical systems. You won't find plugs in closets or lights where they shouldn't be. Our insulation package is the most up to date available. We caulk

DIALOG(R)File 635:Business Dateline(R)  
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0332468 92-82849

**Behind Nestle's Sweet Deal**

Smith, Faye McDonald

Business Atlanta (Atlanta, GA, US), V21 N10 s1 p114

PUBL DATE: 921000

WORD COUNT: 3,345

DATELINE: GA, US

**TEXT:**

...tight schedule and create an urgency to "get out of Dodge," all of which may **lead** to a hurried, **less** -than-favorable impression. So, while Henry County commissioners may be guilty of exalted hyperbole in analyzing the results of Gilbert's actions, the gas station's good will certainly didn't hurt.

Actually, two Henry County sites were among the three finalists for Nestle's distribution facility (the third was in south Fulton County). In total, Nestle considered 50 locations in metro Atlanta, from as far north as Cartersville down to McDonough. Some of the sites only were marginally eligible, but once the word got out, everyone wanted in. "We got calls like, 'My brother-in-law has 200 acres for sale,'" says Napper, who headed the site-location process.

With so many mergers and acquisitions during the past decade, it has become increasingly trendy for large manufacturers to centralize their distribution functions for greater efficiency. About a year and a half ago, Nestle Distribution decided to consolidate its nationwide plants into selected mega-centers. Nestle was looking for the proper transportation corridor to service Florida and other Southeastern markets. "Atlanta has some obvious advantages," says President Rob Iverson. "It's a natural transportation and distribution hub, has a great airport, large availability of land and a good work force."

But Chattanooga, Tenn., also was a prime contender, especially since Nestle already had a distribution facility there. Ironically, before merging with Nestle a few years ago, Carnation also had eyeballed Atlanta and Chattanooga as potential sites for a new distribution center. Carnation already had made several inquiries in Atlanta about various locations, and, after the merger, ex-Carnation officials passed on their findings to Nestle. Chattanooga boosters feverishly lobbied company management to stay and expand the facility in the Tennessee railroad town. It was not to be. After months of intense criteria analysis, Nestle opted to pull up stakes.

The decision to move to Atlanta was not a total surprise to Nestle employees. They had known about the company's consolidation policy for some time; they just did not know if they would move. Iverson notified the 75 employees during a meeting early last fall. He wanted them to know as soon as possible so they would have ample time to consider transferring. That Nestle was coming to Atlanta, then, no longer was a secret; but determining exactly where in Atlanta triggered a series of months-long, closed-door meetings and competitive undercurrents that ultimately zoomed in on Henry County.

Champion Property Realty had an existing relationship with Nestle, having built a distribution center for the company during the mid-1980s. It beat out other competitors for the lucrative contract to develop Nestle's new distribution sites, not only in Atlanta, but also in Dallas, Ill. (a suburb of Chicago) and two California locations. Based in Dallas, Champion

distribution center would be built in Henry County.

Before the news hit the papers, Napper told Henry County officials about the Nestle decision. Ironically, even while Napper was in the room with Correll and other county managers, a call came in that Henry County had been scratched off the list. The rumor mill still was churning. "In projects like this, you get as much bad information as good," Correll says.

J.T. Williams, president of Killearn Properties, the developer of Eagle's Landing, was surprised when Napper personally informed him of Nestle's choice. "You usually hear about these things by letter or on the phone," he says. To Williams, Napper's visit was yet another example of Champion's sensitivity and thoroughness throughout the project. "It was the most professionally handled site selection I've been involved in," Williams notes.

Experienced relocation experts agree the key to a successful site search is for company decision-makers to lay out the criteria and establish their needs beforehand. Too often, corporations send a broker who has no detailed explanation of what the company wants. In this case, Nestle had done its homework, making the process that much smoother.

Nestle and Norfolk Southern officially closed the deal on August 28. There was no hard-hat groundbreaking, no ceremonial speeches. Nestle wants to save the champagne-popping for its grand opening next June.

In the final analysis, highway accessibility and visibility were two key factors in Midland's selection. Westgate Center is about a mile from I-20, a bit too far compared with the other two sites. ("In the past, some of our neighbors in other locations weren't excited about 200 trucks rolling through their community each day," Iverson says).

And Napper told Williams Eagle's landing did not offer the type of interstate frontage that Midland could. "

**11/3,K/24 (Item 7 from file: 635)**  
DIALOG(R)File 635:Business Dateline(R)  
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0096204 89-20017

**James W. Johnston to Join R.J. Reynolds Tobacco USA as Chairman and Chief Executive Officer**

Annese, Betsy J.  
Business Wire (San Francisco, CA, US) s1 p1  
PUBL DATE: 890522  
WORD COUNT: 942  
DATELINE: Winston-Salem, NC, US

TEXT:

...Monday.

"In both our international and domestic tobacco businesses, Jim proved himself to be a **builder** of brands, an outstanding sales executive and a skilled manager of people. Reynolds Tobacco USA...

...the future, and I share that vision," Johnston said. "My top priorities will be to **work** with members of management and the employees of Reynolds Tobacco USA to produce the best quality products, build brand strength, and sharpen the focus on **customers**, as well as to increase profitability and

create an effective organization to ensure our company...

...At Citibank, Johnston was responsible for all bank branch operations in the New York Metropolitan **area** and in Upstate New York. He also oversaw Citibank's Mid-Atlantic region, Citibank Maine...

...the challenges we face, it is important to focus our efforts and energies on a **few** critical goals that can **lead** to success. The key areas of concentration will include:

- Superior Quality. If we produce the best quality products consumers will come to recognize RJR brands for their outstanding quality.

- Strong Brands. Our marketing and sales efforts will be directed toward building vibrant, competitive brands that will contribute to the long-term success of our company. We will not divert our energy toward short-term expediences.

- Customer Focus. We will listen to our customers and focus single-mindedly on meeting their needs better than anyone. Our trade customers will know us as a responsive, high-quality supplier that delivers with excellence everything it promises. We will be in constant touch with smokers and their desires.

- Profitability. Currently, our operating profit margins are below the industry average. We will improve our operating profits so that we can invest for the future growth of our company.

- People. We will build an effective organization with people who set high standards for themselves and eagerly tackle the challenges at hand. Our jobs will be demanding, but they will be satisfying and rewarding. I recognize that each of you, individually and as part of our team, will contribute to our ultimate success.

Together, the company's senior management and I are going to develop strategies and programs to get us where we want to be and not worry about where we were. Success won't come overnight, and it won't come unless all of us work together. But, if we make RJR the best company it can be, the rest will take care of itself.

I look forward to working with you to make R.J. Reynolds Tobacco the very best it can be.

Sincerely,

James W. Johnston Chairman and Chief Executive Officer R.J. Reynolds Tobacco USA

**11/3,K/25 (Item 8 from file: 635)**  
DIALOG(R)File 635:Business Dateline(R)  
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0038464 87-17171

**Young Firm Breaks Into Inspection Business**

Lawder, Dave

The Business Journal-Milwaukee (Milwaukee, WI, US), V4 N50 s1 p1

PUBL DATE: 870928

WORD COUNT: 1,157

DATELINE: West Allis, WI, US

TEXT:

...the next month will inspect some 1,500 properties in foreclosure and will handle at **least 50 work orders**, which include boarding up broken windows, cleaning out empty houses or mowing lawns.

"We don...

...Mortgage Corp., Milwaukee.

At Fleet, where he was on the buying end of mortgage foreclosure **services**, he decided to try to provide better, faster **service** than other contractors. He also met his wife at Fleet, who he said "can do...  
...saw others living extremely well in it," he said.

His major competition in the Milwaukee **area** is **Select Mortgage Services Inc.**, N60 W15200 Bobolink Ave., Menomonee Falls.

Stasiewicz and a former partner, Bruce Beste, were...

...Universal Mortgage Corp., Milwaukee; and other firms when they started the business, Stasiewicz said.

Other **customers** include Stevens Point-based First Financial Savings Association; St. Francis Savings and Loan Association, Milwaukee...

...the Elan mortgage division of Milwaukee-based First Wisconsin Corp.

The firm also does subcontract **work** for several national mortgage foreclosure contractors, such as LFC Property Management Inc., New York City, and MHD Management Inc., Redford, Mich. MHD handles all foreclosure **work** for the Federal National Mortgage Association, otherwise known as Fannie Mae.

Stasiewicz said his employees, who earn \$6 to \$8.75 an hour, will respond within 24 hours to an order by a customer to inspect a property anywhere in the state.

It can be difficult to find a rural property, said Jack Gramsma, 25, another PP&IS employee.

"Sometimes you'll be on a job in Rock County, and you'll have an address of Route 1," Gramsma said. "A lot of the times you'll spend hours going to the village hall or county courthouse to find cross-references."

While the trips to cities in northern Wisconsin or Michigan's Upper Peninsula usually are unprofitable, especially if they only entail \$5 inspections, they keep customers happy and lucrative work orders coming in, Stasiewicz said.

To cut the grass on a city-sized lot, PP&IS charges \$18. The price goes up to \$24 for a suburban-sized half-acre lot. Board-up jobs can be especially lucrative at \$20 a window, he said.

In February, Stasiewicz bought out Beste for \$70,000 in what he described as a non-amicable parting. That expense has kept the company from expanding more rapidly, and Stasiewicz added that operating PP&IS from his basement has saved the company money to meet the debt taken on by the buyout.

In about two more years, he said, he will move the company to a facility with a warehouse for building materials storage.

Currently, PP&IS has all of the business it can handle, Stasiewicz said. With the advent of the fall maintenance season, the firm will see more frequent work orders, he said.

Those in the mortgage business know the value of hiring firms to inspect and secure homes that are in foreclosure.

"If I had to go around to all of these houses, I'd spend the whole day driving around," said James Dickhut, collections manager for St. Francis Savings and Loan. "For \$5, you can't beat the price."

If a house is abandoned and children or vandals get inside, mortgagors stand to lose a lot of money, not only in damage but in potential liability claims, Dickhut said.

Another threat is the weather, said Charles Millard, a collections officer for First Financial.

"In winter, it gets crucial that they get

**11/3,K/26 (Item 1 from file: 471)**  
DIALOG(R)File 471:New York Times Fulltext  
(c) 2006 The New York Times. All rts. reserv.

03695371 NYT Sequence Number: 608319970615 (USE FORMAT 7 FOR FULLTEXT)

**Taking the Measure Of Lead-Paint Hazards**

JAY ROMANO

New York Times, Late Edition - Final ED, COL 05, P 1

Sunday June 15 1997

DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext

SECTION HEADING: SECT9

Word Count: 2839

... made an unsettling observation: While buyers are being advised of their right to have a **lead** hazard inspection conducted, relatively **few** seem inclined to do so.

With that in mind, the Environmental Protection Agency called a...

...abatement or renovation itself doesn't create additional contamination.

The first thing a competent abatement **contractor** will do, he said, is seal off the **area** being worked on to prevent dust from migrating to other areas of the house.

In...

...respirators to avoid ingesting or breathing airborne lead particles. That should be a signal to **homeowners** to avoid the **work area** while **work** is in progress. And whenever lead-bearing surfaces are being disturbed, he said, children and pregnant women should be out of the house.

Proper cleanup of the **work area** is also important. "First of all, you have to use a HEPA-Vac," Mr. Androsiglio said. Such vacuums, he noted, utilize high-efficiency **filters** that trap minute particles that standard household and shop vacuums would miss. In fact, cleanup...

...not trapped, but it's blown out all over the place," he said.

Once the **area** has been vacuumed, Mr. Androsiglio said, all surfaces must be wet-wiped with a solution containing either tri-sodium phosphate -- commonly known as TSP -- or Ledizolve, an industrial cleaner. Unless such chemicals are used, Mr. Androsiglio said, lead particles will simply be

sloshed around and then left on the floor.

Finally, Mr. Androsiglio said, when all surfaces have been thoroughly cleaned, a competent contractor call in an inspector to take samples of dust and have them tested.

"It's called a final clearance criteria," Mr. Androsiglio said. "It's the final testing to insure that the house is safe."

There are, of course, homes that do contain chipping and peeling paint on walls, ceilings and woodwork. In such cases, homeowners have several options available: total or partial abatement of lead-bearing surfaces; enclosure or encapsulation of such surfaces; removal and replacement of friction surfaces and stabilization, maintenance and in-place management.

Total abatement, of course, is the most effective way to eliminate lead hazards. It is also the most expensive. It is not unusual, for example, for a total abatement job in an averaged-sized house to cost anywhere from \$50,000 and up.

Enclosure, which entails covering lead-bearing surfaces with sheetrock, is less expensive than abatement but can still run into tens of thousands of dollars -- more than most homeowners are prepared or able to spend.

PARTIAL abatement, however, when accompanied by in-place management, often makes sense. With partial abatement, for example, only surfaces that pose the greatest hazards are abated. Window frames and door jambs can be replaced or stripped chemically. Those surfaces that cannot be removed or stripped can sometimes be rendered safe in other ways.

"We ended up getting replacement windows," said Dr. Jane Kanowitz, an oncologist who recently bought a house in Maplewood, N.J. Dr. Kanowitz, who has a 6-month old child, said that when she and her husband had the house they were buying inspected, the inspection disclosed lead-based paint throughout the house -- including the friction surfaces of the windows.

"It made a tremendous difference to us," Dr. Kanowitz said, adding that while she and her husband could feel comfortable with the covered and intact lead-based paint on the ceilings, walls and woodwork, the windows had to go.

"I'm looking at this as a parent, not as a physician," she said. "Our concern might have been less if we didn't have a child."

Yet another alternative to abatement, enclosure or replacement is encapsulation.

George Keefe, president of Global Encasement, an industrial coating manufacturer based in Manhattan, said that his company's product, known as LeadLock, is a liquid encapsulate that can be warranted for 20 years when properly applied.

"Management in place is now more of an acceptable solution," Mr. Keefe said, explaining that as long as a lead-bearing surface can be maintained in sound condition, it is considered safe. LeadLock, which is thicker and more durable than paint, can be brushed, sprayed or rolled onto just about any surface.

The product, which costs from 42 to 80 cents per square foot applied, recently won the second-prize award for "best new products" at the 1997 Buildings/NY trade show in Manhattan.

"It comes in either flat or gloss finish," Mr. Keefe said. "And we can make just about any color you want."

Even homeowners who can afford to spend little or nothing on lead-based paint remediation, experts say, can take steps to reduce the danger to their children.

"We particularly worry about first-time home buyers," said Nick Farr, executive director of the Center for Lead Safe Housing in Columbia, Md. "They are typically buying older houses that need a lot of renovation and if they run into a problem with lead-based paint, they may not have the money to deal with it properly."

However, Mr. Farr said, with careful monitoring of surfaces that contain lead based paint and regular cleaning of floors, window sills and window wells with TSP or Ledizolve, homes without seriously deteriorated

surfaces can be made fairly safe.

"Lead poisoning can be prevented if you're careful," Mr. Farr said.  
"Why take a chance?"

**11/3,K/27 (Item 2 from file: 471)**  
DIALOG(R)File 471:New York Times Fulltext  
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03180074 NYT Sequence Number: 479535961201 (USE FORMAT 7 FOR FULLTEXT)  
**YOUR HOME; The House Can Make You Sick**  
JAY ROMANO  
New York Times, Late Edition - Final ED, COL 1, P 3  
Sunday December 1 1996  
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext  
Word Count: 1288

... in Brattleboro, Vt., said that while most homeowners are aware of the dangers posed by **lead**, asbestos and radon, **fewer** are aware that serious problems can be created by heating systems that are not properly...

...said, the inexpensive filters installed by homeowners hardly slow down a speeding spore.

"The best **filter** is the electrostatic air **filter**," Mr. Frank said.  
"It costs more money and requires more maintenance, but it does a..."

...with such a cleaning -- which costs about \$300 for an average three-bedroom house -- the **contractor** cuts access holes at various points in the system through which brushes can be inserted...

...Mr. Port, the industrial hygienist. "Remember, you may not even know you've got a **problem** until it's too late."

**11/3,K/28 (Item 3 from file: 471)**  
DIALOG(R)File 471:New York Times Fulltext  
(c) 2006 The New York Times. All rts. reserv.

00471550 NYT Sequence Number: 107808820110 (USE FORMAT 7 FOR FULLTEXT)  
**FOR BUILDERS, A MATTER OF SURVIVAL**  
WINSTON WILLIAMS  
New York Times, Late City Final Edition ED, COL 1, P 42  
Sunday January 10 1982  
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext  
SECTION HEADING: SECT12  
Word Count: 920

... coming in? It's the end of the road for many builders."

In the next **few** months bad weather will **lead** to a slowdown in construction, as it normally does. But more than a half million...

...when mortgage rates shot back up and buyers disappeared.

Industry leaders are skeptical too that **consumer** confidence will return fast enough to fuel a housing boom. Mr. Sumichrast expects the unemployment...

...it may pass 10 percent. Layoffs and plant closings are particularly bad news for the **builders** in the Midwest, where the severe problems of the steel and automobile industries have contributed...

...interest rates.

Last spring unsold inventories of new houses were so high in the



Cleveland **area** that **builders** there offered \$2,000 rebates to buyers. In an effort to help **builders** repay their construction loans a few savings and loans offered 12 percent mortgages. The sales...

...no similar marketing effort is planned for 1982.

"It would be hard to **put together** another program like that because it's hard to get the participation of the savings and loan" companies, said Scott Beckett, an assistant to the director of the Building Industry Association of Cleveland.

The caution of lenders will be an obstacle to a strong recovery for housing. Mortgage rates, which rose above 20 percent last year in some localities, have been falling recently and were in the 17 1/2 percent range last month. But few in the industry expect them to fall far enough - to 12 or 13 percent - to sustain a vigorous recovery.

"This time around the rate decline is going to be more gradual," said Thomas Parliment, an economist for the United States League of Savings Associations, the trade association of the troubled thrift institutions.

Paradoxical ly, he added, "our situation should be steadily improving the first half of the year as our costs of funds drop." But the uncertainty over where rates will go after mid-year will keep the lenders from reducing mortgage rates significantly. "Lenders are going to be a lot more cautious," Mr. Parliment concluded.

When improvement in the housing market does occur, recent selling trends are expected to resume. Smaller, less expensive homes with fewer frills will likely outsell the rest of the market. And, again, the pace of sales in the Sunbelt is likely to surpass growth in the older industrial regions.

**11/3,K/29 (Item 1 from file: 631)**  
DIALOG(R)File 631:Boston Globe  
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10255229

**FIRM FINDS LEAKS AT US CAPITOL AULSON CO. HIRED TO DELEAD, IDENTIFY TINY CRACKS IN DOME**

Boston Globe (BG) - SUNDAY, September 12, 1999  
By: Kathy McCabe, Globe Correspondent  
Edition: Third Section: North Weekly Page: 8  
Word Count: 1,355

...workers, including several North Shore residents, has been working since June to strip away at **least** eight coats of **lead** paint, some of it dating back to 1860, inside the so-called "interstitial space," the...

... on the interior and delead the exterior of the dome, among other repairs.

The monumental **task** of deleading the Capitol dome, constructed of 9 million pounds of cast iron and completed...

... Co., a private firm founded 30 years ago in the Peabody home of founder and **owner** Alan Aulson.

The Aulson Co., which estimates annual revenues between \$10 million and \$15 million, was **selected** for the project from 30 lead paint abatement **contractors** from around the country by the Architect of the Capitol, which manages all the buildings on Capitol Hill.

It is the first time the 140-year-old Capitol dome, a symbol of

"We've been closed down about a dozen times," said Higgins, a longtime Salem resident who was appointed president of the Aulson Co. two years ago. "It hasn't slowed us down too much, but it's a reminder of what powerful tenants we have."

On most days, though, Aulson workers rise above the politics on Capitol Hill. To access the dome, the crew climbs 140 feet of staging and enters through a special door created by the removal of cast iron plates on the balcony. Workers then must climb a set of zigzagging stairs to their workspace.

And that's just the beginning. The hard work begins when workers put on double-layered blast suits, a respirator, a five-pound breathing mask, gloves, and workboots. On oppressively hot days this summer -- the crew counted 22 days in July when the temperature outside soared above 90 degrees -- the temperature inside the dome reached a scorching 130 degrees. The crew was forced to take frequent breaks and drink lots of water.

"It's started to cool down some, but the first month was almost unbearable," said foreman Jay Gilbo, a Georgetown resident. "Basically, when you're in those suits, you're totally contained and your body is not breathing at all . . . You're working in a really confined area. You're blasting or power tooling, and you're crunched down all day. It's definitely a tough job."

Bill Melendez of Peabody, the industrial hygienist on the job, monitors the air quality several times a day in the work area. "Personal safety and hygiene is a big part of this project. It's not like any other space we've ever worked in," said Melendez, who is 26.

Once the lead paint is removed, the Aulson crew looks for cracks. When one is found, they mark and label it for future repair. The crack is covered before two coats of paint are applied. When the paint is dried, the cover is peeled back and the cracks exposed.

"At 9 million pounds of cast iron, we're bound to find more than a few cracks," said Higgins. "Overall, the dome is in great shape. It's a marvelous structure. They take good care of it. Every so often you just catch yourself looking around and saying, 'Wow.' "

REMh3 ;09/07

RMCDON;09/13,21:39

NOAULS12

11/3,K/30 (Item 2 from file: 631)  
DIALOG(R)File 631:Boston Globe  
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10094304

**UTILITY DISCOUNTS GIVEN TO MEMBERS OF AREA CHAMBERS**

Boston Globe (BG) - SUNDAY, April 4, 1999

By: Davis Bushnell, Globe Correspondent

Edition: Third Section: South Weekly Page: 7

Word Count: 1,008

...as Filene's Basement and Hoyt's Cinemas.

The Boston firm was selected as the **service provider** for the chamber consortium, one of the largest such groups in the nation, because of...

... percent of savings accruing to participating companies. It also will be

paid by firms wanting **recommendations** on how to use **less** energy.

"Savings for some companies will be essentially found money," said Thomas O'Rourke, president of the Plymouth Area Chamber, which has 600 members. "But it's hard to tell now how many folks will sign up and what their cost savings will be."

Other chambers in this region participating in the collaborative's program are Metro South of Brockton and Neponset Valley of Norwood.

One potential customer of NEC's, Sullivan Tire Cos., based in Norwell, is waiting to receive energy-saving estimates from the firm, said Ann Shannon, controller. Sullivan Tire's energy costs are about \$200,000 a year, she said. "So, if we could even save 2 percent a month, that would be worth it. But we'll see."

UP Graphics Inc. to expand in N.E.

UP/Graphics Inc., which has corporate offices in Westwood, will expand operations after its acquisition by World Color Press Inc. is completed in a few weeks, according to Tony Escobar, a vice president of the privately held firm.

World Color Press is based in Greenwich, Conn. and is one of the larger commercial printers in North America. It agreed on March 25 to purchase UP/Graphics, which has two divisions: Universal Press, which specializes in catalogs, corporate annual reports, and posters; and Packaging Graphics, a producer of packaging cards and custom plastic materials.

"We'll add to our workforce and are considering putting an addition on our building in Westwood," Escobar said.

Some 180 workers are employed in Westwood and 370 workers at printing plants in Providence and Pawtucket, R.I., he said. Fleet Financial Group, BankBoston, Gillette, Putnam Investments, EMC Corp., Hasbro, and Boston's Museum of Fine Arts are among the firm's largest customers.

In 1998, UP/Graphics had revenues of about \$86 million. World Color Press, a public company whose shares are traded on the New York Stock Exchange, posted net income of \$73.6 million, or \$1.92 per share, on net sales of \$2.4 billion last year.

Firms carry ball in Foxborough

With or without the New England Patriots, Foxborough is planning on beefed-up commercial-industrial development off Route 1.

"The plans we're seeing are mostly based on a robust economy continuing, not on whether the Patriots stay or leave," Foxborough town planner Tim Higgins said.

Rodman Ford expects to break ground next month for the construction of a 54,000-square-foot facility featuring showrooms and a service center with a "quick lane" for customers whose vehicles need only minor repairs, said Thomas Jackson, the auto dealer's chief financial officer. The new building will be completed next spring and the old one will be torn down.

Rodman also is putting together a purchase-and-sale agreement with Foreign Autopart Inc. of Sharon for property off Route 1, on Annette Road. Foreign Autopart intends to build a 120,000-square-foot office and distribution center on the site, Jackson said.

Meanwhile, Berkshire Development of Springfield recently signed a

contract for an undisclosed amount with Cal Kritzman of Sharon to buy 30 acres across from Foxboro Stadium and is negotiating with Valentine Liquidating Trust of Walpole to buy a 20-acre parcel next to it, said Christopher Peznola, the Springfield firm's executive vice president. A small portion of the land is used for stadium parking.

Peznola said his company wants to build two 250,000-square-foot buildings. "We'd like to get the first one up by the end of the year, and we're talking to potential tenants now."

The first building would probably house a public company's distribution operations, with as many as 300 employees, he said, declining to name prospective tenants.

The Patriots' plan to move to Hartford is certainly a factor in his firm's decision to go for its first development projects in southeastern Massachusetts, Peznola said. "The Patriots leaving town would really open up development opportunities off Route 1" in Foxborough. "The 200 acres that are now used for stadium parking, for example, would be redeveloped. But that stretch of roadway is primed for additional development anyway because of the terrific location."

Peznola said Berkshire Development owns other large industrial properties in Springfield, Newburyport, Nashua, N.H., and Cranston, R.I.

EFRANK;03/31

CAWLEY;04/02,12:08

SOBIZ04B

**11/3,K/31 (Item 3 from file: 631)**  
DIALOG(R)File 631:Boston Globe  
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09786121

**FEW SUBURBANITES SEEM TO THIRST FOR MWRA FILTRATION PLAN**

Boston Globe (BG) - TUESDAY, October 13, 1998

By: Ralph Jimenez, Globe Staff

Edition: Third Section: Metro Page: B8

Word Count: 914

...Waltham. Taylor said she even freezes bottles of water at home and takes them to **work** so she won't have to drink out of the water cooler.

"It's really...

...more in taxes or on water bills to upgrade the system.

Al Campbell, a Weston **plumber**, sees home water **filters** wherever he goes. Sometimes he's called to fix the leak caused when a **homeowner** installs a particularly heavy one on the end of a long kitchen faucet.

"First of...

...en route to a holiday plumbing call.

"A lot of houses still have old water **services** with galvanized pipes, and there are still a **few** old **lead** -lined lines left in Weston," he said. "And any house that's 10 years old or older probably has copper pipes that were soldered with lead solder."

No one, Campbell said, should buy a home water filtration system without having their water tested first.

"You want to know what you are trying to filter out," Campbell said.

JIMENE;10/12

CAWLEY;10/13,07:09

WATER13

**11/3,K/32 (Item 4 from file: 631)**  
DIALOG(R)File 631:Boston Globe  
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06234054

**AG CAUTIONS HOMEOWNERS ON REPAIR LOANS**

Boston Globe (BG) - WEDNESDAY August 21, 1991

By: Steve Marantz, Globe Staff

Edition: THIRD Section: METRO Page: 25

Word Count: 243

**Homeown** ers should be particularly wary of **contractors** who solicit business door-to-door, the attorney general said.

"All the patterns we've seen in the last few months may emerge here . . . from shoddy repair **work** to exorbitant terms on financing," said Harshbarger. "We want to caution **homeowners** . . . to be careful about **selecting contractors** to perform necessary repairs."

**Homeowners** should contact their home insurance agents first, the attorney general said.

"Insurance agents will reach...

... reasonable," Harshbarger said. "In many instances, repairs may be covered by existing warranties."

Other consumer **recommendations** include:

- Obtain at **least** three competing estimates for work.
- Do not give an unfamiliar contractor a large cash down payment.
- Be wary of contractor-provided financing. Require that all financing arrangements be in writing. Do not accept verbal representations about terms.
- Get a copy of a written contract for any work to be done, including the type of materials to be used, the total cost, a payment schedule, and a completion date.

MARANT;08/20

NIGRO ;08/21,14:06

HARSH21

**11/3,K/33 (Item 5 from file: 631)**  
DIALOG(R)File 631:Boston Globe  
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04510870

**WHEN WILL WE STOP POISONING OUR CHILDREN? DESPITE A TOUGH STATE LAW, CHILDREN CONTINUE TO SUFFER FROM LEAD-PAINT POISONING. THE ONLY WAY TO SOLVE THE PROBLEM ONCE AND FOR ALL, SAYS A GROUP OF ACTIVIST LAWYERS, IS TO TAKE THE LEAD-PAINT INDUSTRY TO COURT.**

BOSTON GLOBE (BG) - SUNDAY February 21, 1988

By: Renee Loth, Globe Staff  
Edition: THIRD Section: SUNDAY MAGAZINE Page: 15  
Word Count: 6,584

...and that her property was in violation of the state lead law.

The hazards of **lead** were known at **least** 2,000 years ago to the Greek physician Dioscorides -- who noted both mental and physical...

...leading contractor. As a result of the whole traumatic experience, Eastman formed Safety First Deleading **Services** Inc., and now is one of the few professional de-leaders around using X-ray...

...million for the 2,000 poisoned children who were expected to be discovered by state **screening** programs in 1987 alone. This is compared with the roughly \$2,000 that professional de...

...but does not fund state grants and loans and a \$1,000 tax credit for **homeowners** who de-lead their properties voluntarily. Although Gov. Dukakis' fiscal-year 1989 budget does not...

... a burden for the single-family homeowner." Pollack thinks the realtors are looking at the **problem** of lead-paint poisoning as a housing issue, not a health issue. "It is irrelevant to the child whether it was poisoned by an owner-occupied or rented house," she says.

Dr. Graef describes lead's effect on developing bodies as being akin to driving a car with the emergency brake on and then wondering why the car isn't getting good gas mileage. A heavy, dense atom, lead attaches itself to the proteins in cells and, in amounts large enough, distorts the shape of the cells or causes them to die altogether, a process called cell necrosis. In large amounts cell necrosis can cause swelling, and brain swelling is one of the more severe symptoms of lead poisoning. But the more insidious effects of lead on the developing brain's ability to learn, which are the most common symptoms seen today, are no less severe for their subtlety.

In the first two years of life a child's brain is developing at a fantastic tilt, like an incredibly active factory producing chemical reactions millions of times a second. In the second year of life children learn the skills that distinguish humans from the lower animals: the ability to walk and talk. To subject the body to an enzymatic poison such as lead at this exquisitely sensitive time in a child's development, says Graef, suppresses the child's capacity to make certain mental connections, especially as the connections become more complex.

"A child who's lead poisoned will probably not be slow to sit up," he explains, "but then you're going to ask the child to grasp things, to make finer and finer movements that require an increasing integration of the brain. You find that the acquisition of speech, which is a tremendously intricate and difficult integration of language and motor function, is slowed." Other symptoms in mildly or moderately lead-poisoned children can include distractibility, lack of organization, impatience, and an inability to follow directions.

Authorities who dispute the relationship between lead poisoning and learning disabilities point to so-called "confounding variables," such as poverty, poor nutrition, a second language being spoken at home, or other cultural pressures. But Graef says that important medical studies, including the ones on Chelsea and Somerville children by Dr. Needleman, have controlled for these variables and still show a causal relationship between certain learning disorders and lead. "The capacity to use speech,

for example, the so-called deterrent effect of the law. After losing enough lawsuits or settling large claims out of court, American manufacturers may figure it's cheaper to take preventive action -- minimizing the hazards of their product to consumers by removing them from the environment or by designing safer products to begin with -- than to fight in court. If they're successful, the three lead-paint lawsuits will almost certainly provoke a flood of other complaints against the lead-paint companies. "Once the industry recognizes the scope of their exposure financially," says Neil Liefer, "they'll probably do what they've never done before, which is to take an active role in lead-poisoning prevention."

RAY ;01/25 LDRISC;02/19,21:48 LEAD1

11/3,K/34 (Item 1 from file: 633)  
DIALOG(R)File 633:Phil.Inquirer  
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04092060

**U.S. URGES END TO LIMITATIONS ON TELEPHONE FIRMS**

PHILADELPHIA INQUIRER (PI) - TUESDAY February 3, 1987

By: Neill Borowski, Inquirer Staff Writer

Edition: FINAL Section: BUSINESS Page: C01

Word Count: 778

... the Reagan administration of a "breach of faith with the American public" and termed the **recommendations** "no **less** than a flagrant attempt to overturn the nation's antitrust laws."

If backed by Greene...

...said.

\* Local telephone companies might offer computerized yellow-page directories widely to business and residential **customers**. A **customer** might type in **Plumbers** and Philadelphia, and the computer **screen** would display the local **plumbers** with much more detail than current yellow-page books, said Robert M. Madonna, a product...

... answering machine but with many more features. Some private companies have begun to offer the **service**. Bell of Pennsylvania tested the **service** in Philadelphia in the early 1980s and was ready to introduce it when the FCC...

...Madonna said.

\* Freed from restrictions, the telephone companies also would be able to study other **services** they might offer business and residential **customers**. "I think you're going to see **services** that really aren't being delivered today," Madonna said.

\* Bell Atlantic and other regional Bell companies would be able to produce telecommunications equipment in joint ventures with equipment manufacturers. Such an agreement would permit Bell Atlantic to "control its own destiny technologically," rather than rely on equipment made by AT&T and others, said Bell Atlantic chief executive Thomas E. Bolger.

According to the recommendations, the former Bell companies no longer would be required to seek Greene's permission to enter new areas of business.

In a harshly worded statement, AT&T said the Justice Department's recommendations were a grave error on the part of the government.

"The recommendations . . . seem to ignore why everyone was put through this ordeal in the first place," said AT&T vice chairman Charles Marshall. He said the Justice Department would "re-establish this combination of (local telephone) monopoly and competitive businesses it fought so hard to dismantle."

Bell Atlantic's Bolger, however, described the recommendations as "a step in the right direction."

"It's encouraging that the government has, at that very important level, said that they still want to create competition in the industry and that that hasn't happened as of this moment," he said in an interview.

For some small companies, the lifting of the federal rules could mean facing their largest competitors ever.

Advanced Voice Systems Inc. of Philadelphia, which provides voice-mail services to 3,000 customers, could benefit by Bell of Pennsylvania entering the business because it could draw even more attention to the convenience of voice mail, said AVS president Marc A. Cohen.

But competing head-to-head with Bell would be impossible. "In terms of dollar spending, no way," he said. "Anything that would take financial resources, we couldn't compete with them."

11/3,K/35 (Item 1 from file: 638)  
DIALOG(R)File 638:Newsday/New York Newsday  
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08675131

**RENO ON SUNDAY / Assessing Impact Of ValuJet Disaster, Airline Deregulation**  
Newsday (ND) - Sunday June 23, 1996  
By: Robert Reno  
Edition: ALL EDITIONS Section: MONEY AND CAREERS Page: F08  
Word Count: 825

Down the line, the chances are good that it will **lead** to **less** competition in the air transport industry because in the future it will be far more...

... FAA's inspection of ValuJet's operations unless you presume the FAA should or could **screen** the cargo of every plane that takes off. Most if not all the alleged serious...

... plane was somehow the indirect result of ValuJet's inexperience or its reliance on outside **contractors**. But if that turns out to be true, it was a deficiency readily rectifiable by...

... to fares and routes, not a single new interstate trunk carrier was allowed to enter **service**. The established airlines owned the skies, their monopoly guaranteed by the old Civil Aeronautics Board...

... market. Although a majority did not survive, they kept the established carriers honest, rewarded the **consumer** with lower fares and, it seemed, proved that fears of unregulated monopoly were unjustified. Moreover...

... for deregulation will be called into question. The public's demand for the cheaper air **service** that free competition implies will always collide with what has become its zero tolerance of...



...disasters.

A 1986 REPORT by President Reagan's Council of Economic Advisers promised such a **problem** would not arise and that good old market forces would keep airlines safe.

"Some argue that too much competition forces cost-cutting and leads to skimping on safety," the report said. "But competition will not normally induce firms to lower safety expenditures. An airline or trucking firm that has high accident rates will lose business and face higher insurance rates."

How true, how true. They'll sure lose the business of their dead passengers, for one thing. But depending on accident rates to determine market outcomes gives me the willies. I don't want to wait for some airline to run an above-average number of its planes into the ground before I decide not to fly it. Anyway, the lesson we have learned is that successful airline deregulation - wherever it goes from here - was never as simple as waving a wand and letting the marketplace work its miracles.

**11/3,K/36 (Item 1 from file: 702)**  
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**REAL ESTATE AGENTS GIVE ADVICE ON CHOOSING BEST AGENT**

Miami Herald (MH) - Sunday, June 20, 1999  
By: RONALD ROSSI, Knight Ridder News Service  
Edition: Final Section: Tropical Home Page: 17H  
Word Count: 1,092

...ask the prospective agent where they live and what areas they specialize within.'

A second **area** that was often mentioned is knowing and understanding the contracts and the technical areas of...

... is a must in today's complicated transactions. The paperwork generated is mind-boggling to **clients**. They look to their agent to guide them through and keep their liability to a...

...When selecting a doctor or a lawyer, a painter or a plumber, we ask for **recommendations**. We should do no **less** when selecting the person who will be helping us with one of the largest financial transactions we will ever make.'

Many of the responses indicated that the agent/broker should be in the business a minimum number of years, ranging from five to 25. I have always felt the number of years is not as important as some of the other factors. Someone new to the business who has done her homework may be just as competent, or more competent, than someone that's been in the business for years who has not kept up.

You are probably going to pay the same amount of money in commissions, so why not have the best? As Mark Evans said in a very colorful manner, ``When you really need a heavy hitter, you might be too far along in the transaction to change from the lightweight simpleton. Kind of like hiring a cheap attorney with limited experience because the case is so simple, Joe Schmuck is representing the other side and then in the middle of it, the other side brings in Johnny Cochran and proceeds to bludgeon your attorney all the way back to his mail order nonaccredited correspondence law

school.''

Denise Aquila said that the most important question is, ``What sets you apart from other Realtors and how will it benefit me? This particular question should spark the Realtor to expand not only on their qualifications, but also what he or she can do that will be of special benefit to that individual consumer.''

Another important area mentioned only by Patrick Kapowich was ``Does the broker work with properly licensed and insured professionals?'' The agent should know that the people he or she works with are properly licensed.

Surprisingly, a large percentage of agents felt listening to the client was a big factor. Of course, in the interview process, I am not sure how you can determine the listening ability of your prospective agent. If they don't listen at the first interview, what makes you think they will listen later in the transaction?

Some miscellaneous criteria that are important. Does your agent and his or her firm have errors and omissions insurance? This can easily be verified.

Eva Giordano, in Oregon, is concerned (as many were) about the agent's style. ``Pay close attention to the agent's style. Does he or she make you feel pressured? On the other hand, does he or she make you feel like they'll just agree to anything you say and not really give you their professional opinion? Avoid either situation. You want someone who can understand what you want.''

Another important criterion mentioned by many of the responses was the ability of the real estate agent to do the work herself, rather than relying on assistants, and the ability to keep the client informed throughout the transaction.

Audrey Young stated, ``While long years of it in the business and lots of awards on the wall are impressive, the agent's ability to communicate with their clients and associates is far more important. Years of surveys show that customers' number one dissatisfaction after a successful close is with the way their agents kept them aware of everything happening in escrow.''

It was almost unanimous that sellers not choose an agent merely because that agent advised a high selling price. Gary Shapiro stated, ``A common trap home sellers fall into is listing with the agent who recommends the highest list price. Overpricing your property can be a very costly mistake in the long run.''

One of the most interesting and final observations was that of Shirley, ``In the 27 years that I have been an agent, I can count on one hand the number of times someone walked into my office unreferrred and asked me for my credentials. It seems obvious to me that when dealing with such an important asset that the time and effort be taken to properly interview an agent and ask for some

11/3,K/37 (Item 1 from file: 703)  
DIALOG(R)File 703:USA Today  
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**Homeowners find contractors on the Internet**  
USA TODAY (US) - TUESDAY April 13, 1999

By: Beth Belton  
Edition: FINAL Section: MONEY Page: 02B  
Word Count: 354

... been in business at least three years and have a clean credit and legal record.

**Contractors** must pay \$6 for each job that they bid. ''We used to let them do...

... of the job and is prohibited from including the fee in the bill, Madsen says.

**Consumers** get at **least** four **referrals** for each project. Marlene Cook, a realtor in Cedar Knolls, N.J., recently used the **service**. She says all four contractors came out to look at the job -- redoing two bathrooms for about \$20,000.

''Two never called me back and one estimate was outrageous, absolutely outrageous,'' Cook says.

But the fourth contractor gave a reasonable estimate, and she hired him. He's set to finish the job this week, and Cook says she would use him again.

Mary Curry, a housewife in Woodinville, Wash., also used the service for a \$150,000 redo: ''You name it, we redid it,'' Curry says.

She turned to the Internet after five unsuccessful attempts to schedule appointments with contractors.

''We selected one of the three guys who came out, and so far, we like what they're doing,'' Curry says.

**11/3,K/38 (Item 1 from file: 704)**  
DIALOG(R)File 704:(Portland)The Oregonian  
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08218060

**'STREET' SMART: MASTER BUILDERS PUT SKILLS TO TOP TEST**

Oregonian (PO) - SUNDAY, August 6, 1995

By: CONNIE POTTER - Special Writer

Edition: SUNRISE Section: ADVERTISING HOMES AND REAL ESTATE Page: H14

Word Count: 898

... building homes. The majority of the homes must be custom, and participants must submit at **least** five letters of **recommendation** from satisfied buyers.

Most of the builders this year are Street of Dreams veterans. Scott...

... That art merges today's lifestyles with assiduous attention to handcrafted detail by a carefully **selected** group of subcontractors.''

Randall C. Myers Inc.: Randy Myers is a second-generation **builder** with 15 years of custom home building experience in the Portland **area**. Trained in architecture at the University of Idaho, he builds about 12 houses per year...

...costing \$300,000 and up. He prides himself on developing a close working relationship with **customers** and the team of subcontractors, suppliers,

architects, designers and others who collaborate on his homes. ``By bringing the **customer**, building and interior designer together, we are able to create new homes that fully meet our quality standards and our **customers**' expectations,' Myers says.

William/Lloyd Corp.: Bill and Laurie Rawson **work** together to design many of the custom homes they build, including the one in this year's Street of Dreams. They also do much of the landscape design and build about 10 to 20 homes each year. The son of a contractor, Bill Rawson attended the building construction management program at the University of Oregon. The company's trademark: attention to detail.

11/3,K/39 (Item 1 from file: 713)  
DIALOG(R)File 713:Atlanta J/Const.  
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05040195

**HOME REPAIRS COME WITH GUARANTEE AT ELECTROLUX'S NEW REFERRAL SERVICE**

Atlanta Constitution (AC) - MONDAY May 29, 1989

By: Hank Ezell Staff Writer

Section: BUSINESS Page: C01

Word Count: 1,184

...charged with the murder.

Guaranteeing home repairs or renovation is not new. Neither is a **referral** service; at **least** two trade organizations provide that in Georgia. What HSA is trying to establish is a...

... Atlanta-based company. Rollins Inc., now known mainly for lawn care, pest control and protective **services**, has said it is thinking over a venture into **handyman** and appliance-repair **services**.

Among not-for-profit organizations, both the Home **Builders** Association of Metropolitan Atlanta and the Georgia chapter of the National Association of the Remodeling Industry (NARI) will provide **consumers** with lists of the associations' members. Members of both associations have pledged their allegiance to the associations' codes of ethics, which promise fair dealing with **consumers**.

HSA **screens contractors** by verifying they have all required licenses and checking on what past employers and suppliers...

... reviews of credit records and searches for police records, said trades manager Jerry W. Overcast.

**Contractors** do not have to pay to get into the system, but a portion of the **customer**'s payment for each job goes to HSA. HSA deducts 5 to 15 percent for itself and passes the rest on to the **contractor**. Larger jobs yield smaller percentages to HSA.

**Customers** pay hourly rates for the **work** done by HSA **contractors**. **Electricians** cost \$44 an hour, for example, heating and air conditioning specialists get \$49, and **plumbers** get \$48.

Those rates are apparently competitive for Atlanta- **area** contractors. Phil Smallwood, the head of a remodeling company and president of the 85-member...  
...an hour.

HSA also has arranged for discounts from other companies, to help promote the **service**. New members will be entitled to the discounted **services** as soon as they pay dues. Citizens and Southern National Bank will offer a safety...

...a long-distance telephone company, is offering 8 to 12 percent discounts on long distance **service**, and Avanti Travel has contracted to provide bargain travel packages to alliance members.

Each of those deals will include a small commission to HSA, giving the company a third source of revenue, Mr. Beckstrom said.

Despite all those selling points, there are those who wonder just how good a vacuum cleaner company can be in the home repair field. Mr. Smallwood brought up that question, and he said none of NARI's members were asked to join HSA. "They claim they've got the best, and I've got problems with that," Mr. Smallwood said.

He believes homeowners will use HSA for small-scale repair problems, rather than major remodeling projects.

To get the company going, HSA has an advertising budget of more than \$1 million a year. Its television advertising campaign this month includes enough airings of a 30-second spot to catch the average viewer nine times. Mr. Beckstrom said that level of exposure is the same allotted by other companies to introductions of major new products.

A mass mailing a few weeks ago went out to 400,000 homes in a nine-county area. Another television campaign and another 300,000 pieces of direct mail are planned before the end of the year.

In the long run, HSA's reputation will rest on its own performance. "No matter how much you advertise, something like this is going to have its greatest growth through word-of-mouth," said Greg Veal, owner of Metro

11/3,K/40 (Item 1 from file: 735)  
DIALOG(R)File 735:St. Petersburg Times  
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#### HOW TO REMEDY REMODELING ILLS

St. Petersburg Times (PE) - SUNDAY June 14, 1998  
Edition: 0 SOUTH PINELLAS Section: BUSINESS Page: 3H  
Word Count: 583

2. Consider resale. Indulging personal design whims may seem tempting now, but the average **homeowner** moves every three to seven years, and your potential buyers may insist you replace your...

...Solicit bids. The costs, risks and complexity of home remodeling are too great to base **selection** of a **contractor** solely on a reference from friends or co-workers. Consult building supply stores, your financial institution's loan officers and insurance agents or claims adjusters for recommendations. In writing, **request** bids from at **least** three **contractors**.

4. **Select** your **contractor** with care. Once you have narrowed your choices, check with the Better Business Bureau and the Florida Department of Agriculture and **Consumer Services** at (800) 435-7352, verify each

**contractor** 's address and license, consult their references and study presentation books of previous projects or make on-site visits.

5. Interview the **contractors** . Have them explain their bids to you, differences between their bids and other bids you...

... to fully discuss the contract with you, or you have trouble understanding them, pick another **contractor** .

6. The lowest bid may cost you. Your remodeling **work** will be low on the **contractor** 's priority list if he or she has underbid the job. Delays, inferior materials and poor workmanship may require hiring a second **contractor** to repair the unsatisfactory **work** of the first one. **Select** a bid that will give you good value for your **contractor** 's fair profit.

7. Scrutinize the contract. Read it carefully and consider having it reviewed...

... Pay the final amount - with a credit card or check, never cash - only when the **work** is completed to your satisfaction.

8. Permits are for your protection. If your contractor says a permit isn't needed, consult your local building department. Permits ensure that your construction complies with local codes, many of which are for safety purposes. If you try to sell your house and it is not up to code, you will have to correct the violations before the sale.

9. Leave prep work to the pros. If you don't know what "load-bearing" means, save your roof and let your contractor do the work.

10. Avoid changes. You have a business relationship with your contractor, not a personal one, so expect to be charged for altering a remodeling job midway, even for what might seem a small task. Materials, labor and rescheduling all have costs you can sidestep with a clear plan for the job before it has begun.

Sources: The National Association of Home Builders (<http://www.nahb.com>); National Association of the Remodeling Industry (<http://www.nari.org>); "Don't Get Hammered," Money magazine, April 1998; Federal Trade Commission (<http://www.ftc.gov>).

11/3,K/41 (Item 2 from file: 735)  
DIALOG(R)File 735:St. Petersburg Times  
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**A BUYOUT'S BITTER FALLOUT SAFEWAY DEAL BROUGHT RICHES TO EXECUTIVES, PINK SLIPS AND BROKEN LIVES TO MANY WORKERS**

St. Petersburg Times (PE) - SUNDAY May 27, 1990

By: SUSAN C. FALUDI WALL STREET JOURNAL

Edition: CITY Section: PERSPECTIVE Page: 1D

Word Count: 7,369

... car had been repossessed. He was living in a homeless shelter. 'I gave him a **few** job **leads** ,' she recalled, 'but he was pretty shabby and I didn't hold out much hope...

...had been an order filler in the warehouse for 18 years.

Clara could find no **work** , and is still unemployed. Jesse searched for eight months before the city hired him to...

... kids?' One Friday night, Sanchez told his wife he was going to watch a wrestling **match** , but went to a friend's house instead with a business proposition: 'I told him...

...vendors in town, and some construction businesses suffered. For Harry W. Parks Co., a general **contractor** , Safeway represented 85 percent of annual revenues. Parks had dropped most of his other **clients** to assist Safeway in its big remodeling program in the early '80s. After the pullout, his company nearly folded, all but three employees were laid off, and Parks had a heart attack and died.

'Safeway was his whole world,' said his son, Harry Jr. 'That's all he cared about for 30 years. When they pulled out, it was like his whole family died.'

The North Texas Food Bank suffered, too. It lost a founding member and its leading contributor; Safeway used to donate 600,000 pounds of food a year.

'The bottom line,' food-bank director Lori Palmer said, 'is fewer people ate.'

Selling the stores to save the company

The layoffs in Oakland, Dallas and elsewhere were just one part of KKR's broad-based plan to cut costs, boost profitability and meet the stiff interest and principal deadlines set by the company's lenders and debt-holders. About 1,000 of the company's stores were sold, as were 45 plants and other facilities.

Safeway put whole divisions in Kansas, Oklahoma, Arkansas and Utah among others on the auction block. They were sold to a few grocery chains, many other LBO investors and, in some cases, real-estate investors.

The real-estate investors didn't rehire any Safeway workers: They converted the properties to video shops, thrift stores, and in one case a bingo parlor. Some were boarded up.

While grocery chains bought some Safeway stores just to shut them down and reduce competition, other chains bought whole Safeway divisions and kept most of the workers; the British and Oklahoma divisions are examples of this. In other cases, new owners retained only selected workers. In virtually all cases, though, new ownership meant pay cuts.

In what seemed at first the best deal for employees, the grocery chain Borman's Inc. bought the entire Safeway Utah division and hired virtually all the workers. But nine months later, these 3,000 employees lost their jobs when Borman sold the division, piece by piece, to local competitors and investors. Only a few of the stores in the Salt Lake City area still operate as supermarkets.

Don Schanche, a Safeway meatcutter in Salt Lake City for 25 years, spiraled downward from his \$12.33 hourly pay at Safeway to a reduced wage scale at Borman's 'Farmer Jack' outlet, to an unsuccessful appeal for any minimum-wage employment at the same store, which had been bought by his old manager. Now Schanche drives by a 'for lease' sign in front of the store, which is empty, having gone belly-up. Schanche is making a living as a 'job coach' in a state-funded displaced workers program, where he is currently counseling other ex-grocery store employees following an LBO